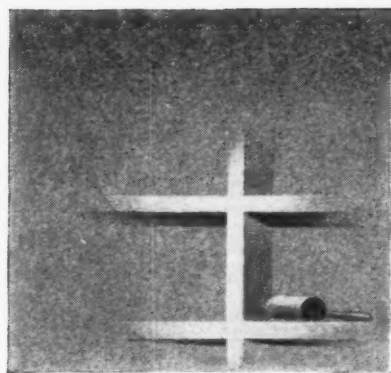


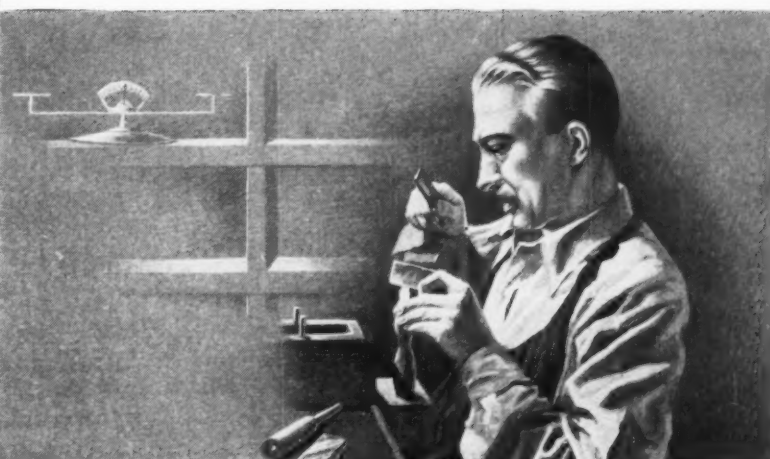
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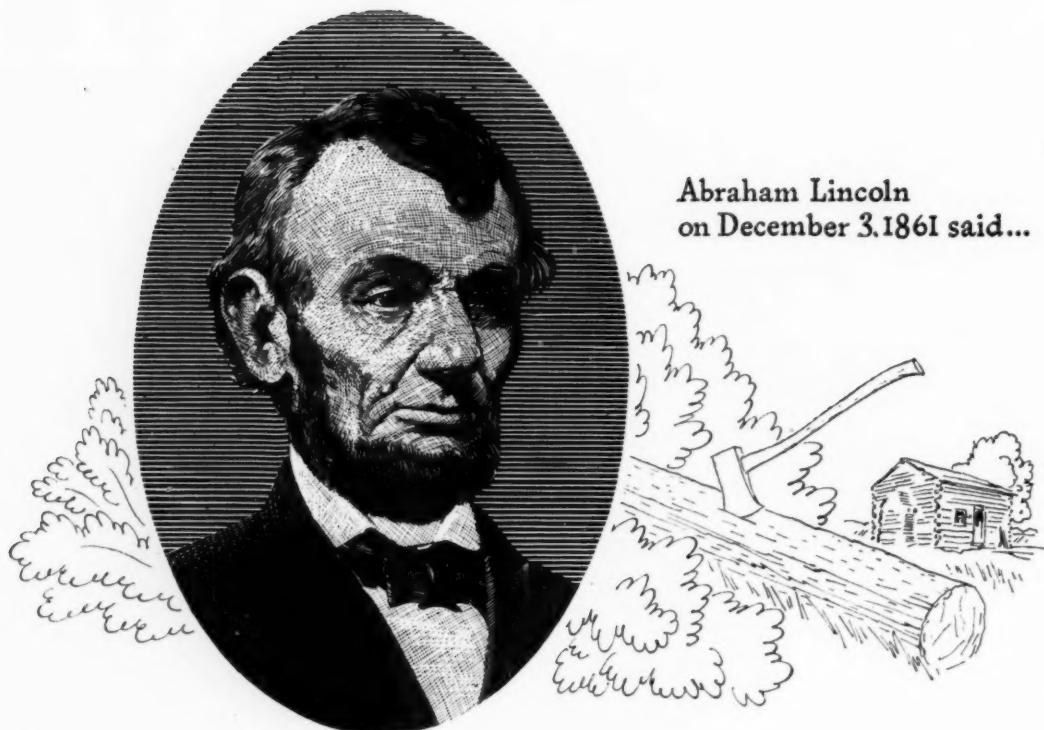


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FIDELITY AND DEPOSIT COMPANY
Baltimore Maryland

AFFILIATE: AMERICAN BONDING COMPANY OF BALTIMORE

THURSDAY, JANUARY 19, 1950



"Political power, if surrendered, will surely be used to close the door of advancement and to fix new disabilities and burdens until all of liberty shall be lost"

Democracy is defined as government in which the supreme power is retained by the people. The advocates of planned economy and cradle-to-the-grave security tell us we can surrender this hard-won power and still be a democracy. History tells us just the opposite. The disabilities and burdens of a welfare state mount higher and higher until "all of liberty shall be lost."

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Commission Changes Coming Fast in Big Cities

Leveling Off of Volume and Rising Costs Raise the Bid

In New York city and its suburban territories in the months since the New York Fire Insurance Exchange relinquished control of commissions, rates of commission, the number of agents, and the territorial authority of agents gradually have diverged from the former fixed pattern. The situation has aroused the concern of agents and companies alike as divergencies accelerated.

Last week Assn. of Local Agents of the City of New York indicated it will try for legislation at the present session in Albany to control commissions, if possible by regulation within the industry. It was recognized when the exchange lifted control "that chaos might result if producer groups did not present a united front on commission problems when and if necessary," John C. Weghorn, president, said in his annual report. Mr. Weghorn and other officers were reelected.

He recalled the effort of his and other producer groups to secure uniform commission regulation early last year. That bill would have given the New York department more authority as a policing officer.

Some Start at 30% Now

Just how much commission rates are rising compared with the old exchange scale of 15 and 20% to brokers, graded according to the desirability of the business, it is difficult to learn. But the pressure definitely is on and the rates are going up all over town. One of the companies that pays higher than general commissions as a practice has offered brokers and solicitors in New York suburban areas a contract starting at 30% and one in New York city starting at 25%. These are graded down from those figures according to the class of business.

Companies, even some regarded as conservative, are appointing more agents than the old exchange rules allowed. This was one per company in Manhattan. Now companies are naming two or more. A broker with a good line of business wouldn't have too much trouble today getting appointed an agent by a smaller company.

There used to be a rule that at least 80% of the agency's business had to be produced by brokers. This is no longer binding. Also gone is the regulation that not more than 25% of an agency's business could be reinsurance to avoid a small insurer's business being reinsured in a large insurer through an agency.

Territorial Limits Vanish

New York City agents are writing business in upstate New York cities and across the Hudson in New Jersey. Formerly there were territorial limits. Brooklyn brokers are writing in Manhattan, whereas previously this was not permitted. The matter is decided now by the company when it appoints the agent and assigns him a territory.

There is, of course, some pressure being exerted in several ways on the

Says Uniformity Is Key to Multiple Line Era

William D. Winter, chairman of Atlantic Mutual, in addressing the John Street Club of New York, urged that with the advent of multiple line underwriting powers, attempts be made to achieve uniformity in state insurance laws and insurance company practices.

While emphasizing that he believes in state supervision, Mr. Winter pointed out that in the present economy the practice of having a nationwide enterprise subjected to varying insurance laws and interpretations is not in line with the theory of scrapping old machines if better ones are available. He cautioned that if there is not some approach to uniformity, it may be that the government will step in and add chaos to the present confusion. He observed that the answer may lie in a middle ground, with regional supervisory offices and a federal headquarters in the fashion of the federal reserve bank system. Whatever evolves, he warned that every effort should be made to avoid centralization of government.

The problems involved in applying
(CONTINUED ON PAGE 11)

casualty companies though here the disposition of individual executives seems to be to hold to a firm course. There are calls for appointments of general agents and in other ways producers are seeking to upgrade their incomes.

Commissions have returned pretty fully to the old excepted city basis in Boston, the fire company people say. Competition is very likely in Philadelphia, the excepted city scale reappeared in Baltimore some time ago and in Cincinnati is said to be back or on the way back. There is considerable agitation in Louisville.

Chicago contracts on the 20-25-30 basis are decidedly now in the minority, being far outnumbered by the old Chicago Board scale of 25 and 35, or by 25, 30, and 35.

No Chicago Phalanx

The companies that never departed from the old Chicago Board scale of 25 and 35 are feeling the pressure to go to 25, 30 and 35 from agents with companies that cut to 20, 25 and 30 and presently are bettering that three-way scale by 5 points. When 25 and 35 was discarded as the standard in favor of 20, 25 and 30 there was a reclassification of much business. For instance, some classes that took 25 under the original scale were transferred to the 30 bracket or put in the middle at 25 under the reshuffling. Now that business that in the old days paid 25% is on a 35% basis on a scale of 25, 30 and 35. Thus the companies that have stuck to 25 and 35 are actually paying 10 points less on considerable business.

Some observers remark that the real fight has been for the preferred business and that a jump to 20, 25 and 35 would have turned the trick. But in this competition for preferred business, the rates of commission on other lines were jacked up, too, which is something that the agents have not been seriously pressing for by and large.

Thus the predictions of the old timers in the business are coming true, that with a good year or two, leveling out of volume and rising costs of operation, the companies would be fighting to hold up premiums and hold down the expense ratio.

At the moment observers don't believe there is much chance of legislation in New York to legalize a fixed pattern of commission payments.

New Uniform Fire Policy Form Is O.K.'d in 33 States

Approval in 33 states, Alaska and District of Columbia of the uniform standard fire policy form developed by the National Board, is regarded as a long step toward achieving a simplified and standard form that can be used by the companies throughout their entire jurisdictions.

The new policy form, which is being brought into use as old supplies are used up, has a rearranged first page in tabular stop style that will be appealing to the office typist. On page 3, the windstorm and hail endorsements have been entirely eliminated. This is the major change, and henceforth these endorsements will be attached separately. The filing and cancellation data on the back is uniform for every state.

Accompanying the uniform policies is a uniform daily report that can be used in the 48 states.

Peterson Heads Committee

Work on the new policy form was begun about two years ago by a special committee of the National Board on standard fire policies. Leonard Peterson, vice-president of Home, is chairman and the committee members are G. H. Duxbury, U. S. manager of North British; J. V. Herd, vice-president of America Fore; W. B. Rearden, executive vice-president of Firemen's, and W. J. Reynolds, chairman of Corroon & Reynolds. The policy was filed for approval in the various states late last year and has been filed by the companies individually in most states at present.

Among the advantages gained through elimination of the windstorm and hail endorsements and adoption of a uniform form are a reduction in the printing bill. Changes in the windstorm endorsement will no longer require a re-printing of the policy. The companies can use a single policy in 35 states, and in a few others that use the 1943 New York form with only slight variations, the same policy is in use. That is, in Indiana where a three-year suit clause is required instead of the one-year clause in most states, the policywriter will not be confronted with a different situation. The same policy will be in use and the only difference will be in the suit clause.

Example of Uniformity

In Western Underwriters Assn. territory formerly the uniform fire policy was in use in nine states. Today 12 states use the exact same policy and five others, mostly requiring a different suit clause, use the same policy with the one variation. Minnesota is the only state in W.U.A. territory that has not adopted the New York form.

The new form has been approved in Alabama, Alaska, Arizona, Arkansas, Colorado, Connecticut, Delaware, District of Columbia, Florida, Idaho, Illinois, Iowa, Kentucky, Michigan, Mississippi, Montana, Nevada, New Jersey, New Mexico, New York, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Utah, Virginia, Washington, West Virginia, Wisconsin and Wyoming.

It is probable that some of the policies are already in the hands of agents, and others will receive them as supplies of the old forms are exhausted.

The windstorm endorsement forms have been filed by the rating bureaus, and some slight rule book changes have been brought about by the revision of the standard form.

1949 Fire Losses Down 6.1% to \$667,563,000

First Decline in Yearly Figures Since 1942: Dec. Losses Down 3%

Fire losses were \$667,563,000 in 1949, only 6.1% below the all-time record set in 1948, according to the National Board. This was the first drop in annual fire losses since 1942.

Losses in December were \$67,279,000, an increase of 26.7% over \$53,116,000 in November and a decrease of 3.1% from the \$69,397,000 reported in December 1948.

After remaining fairly level during 1939-42 fire losses began climbing rapidly through the war and post-war years. Incurred fire losses for the past 10 years are:

1940	\$ 306,469,000
1941	322,357,000
1942	314,849,000
1943	380,235,000
1944	423,538,000
1945	455,329,000
1946	561,487,000
1947	692,635,000
1948	711,114,000
1949	667,536,000
Total	\$4,835,549,000

Fire losses by months in 1949 and the two preceding years were:

	1949	1948	1947
	\$	\$	\$
Jan. ...	57,826,000	63,000,000	57,180,000
Feb. ...	62,424,000	72,521,000	64,247,000
March ...	67,218,000	74,236,000	72,435,000
April ...	55,290,000	63,751,000	68,029,000
May ...	54,162,000	59,256,000	56,545,000
June ...	51,787,000	49,706,000	50,840,000
July ...	49,592,000	50,955,000	49,357,000
Aug. ...	50,150,000	49,543,000	51,359,000
Sept. ...	49,678,000	49,945,000	47,990,000
Oct. ...	48,914,000	51,845,000	54,946,000
Nov. ...	53,116,000	52,949,000	51,346,000
Dec. ...	67,279,000	69,397,000	52,949,000

W. E. Mallalieu, general manager of the board, attributed the reduction in losses to intensified fire prevention programs, and the slight drop in the general price level which reduced replacement costs. He urged caution in the use of cigarettes and matches, and the use of simple home safety precautions. Countless fires were caused during the year by faulty chimneys, stove and furnaces, by misuse of gasoline and other flammable liquids and by defective wiring and electrical appliances, he said.

Ross Leaves Illinois Post

James W. Ross has resigned as deputy in the Illinois insurance department, effective Jan. 31. Mr. Ross has been in charge of the policy examination division of the department for the past seven years. Prior to joining the department, he was an agent for Mutual Benefit Life at Peoria. He is a past president of the Peoria Assn. of Life Underwriters.

Mr. Ross has indicated that he will reenter the insurance business, but he has not made a decision as to his exact course as yet.

Claim Men Hear Fergus

Wichita Claim Men's Assn. held its monthly dinner meeting Jan. 16. E. B. Fergus, Kansas Inspection Bureau, was speaker.

JORDAN CHAIRMAN

Plan for Insurance Cover on D. C. Sesqui Project

WASHINGTON — Superintendent Albert Jordan has been selected as chairman of the insurance committee of the Washington Sesqui-Centennial, scheduled to be held here during the next year or two. He has suggested names of a number of prominent insurance men for appointment to the committee, subject to approval by the sesqui commission.

It is understood Mr. Jordan insisted the committee have a free hand in dealing with insurance problems in connection with the affair. In a project of the magnitude of "Freedom Fair," the official name of the celebration of 150th anniversary of the setting up of the seat of government in the District of Columbia, it is expected there will be practically every type of coverage to be dealt with.

Civilians will spend \$3 million of tax money, \$9 million worth of buildings will be constructed, there will be representation of all states, extensive exhibits, display of historic documents, and many other features. All told, the New York World's Fair and Chicago Exposition will be surpassed, according to present plans.

There will be big insurance and bonding problems for the sesqui commission, which is headed by the President and includes bi-partisan groups from House and Senate. Exhibitors will have a legal liability to the commission and the public; also they must carry compensation coverage. Surety bonding, fire and other forms of coverage will enter the picture.

Kansas President Announces Plans for Year at Wichita

Kenneth Ross, Arkansas City, president of Kansas Assn. of Insurance Agents, told the Wichita association of plans for the year as adopted at a meeting of the executive committee. A membership boost to 600 is expected. Mr. Ross stated that he personally will visit every local board during the year to stimulate the expansion. Cash prizes have been offered to field men bringing in the most new members. The seven-point public relations program was reviewed and announcement was made of a meeting Jan. 17 at Topeka of the educational committees of the Kansas association and Kansas field clubs headed by N. K. Nelson, Great American.

Mr. Ross also announced that the 1950 convention in Wichita in October is to be cut to a two-day affair, discontinuing the traditional golf tournament. It is hoped thus to hold the attendance better through the entire session.

Henscke St. Louis President

John J. Henscke has been elected president of Insurance Board of St. Louis to succeed Oden D. Prowell, who was named chairman of the executive committee.

Vice-president is John Wightman, Jr.; treasurer, H. Roland Bieser, and secretary, Boyd Hill. Named to the executive committee were Holton Price, Carl Daniel and Daniel F. Sheehan.

The new officers are to be installed by Superintendent Leggett of Missouri, at the annual dinner of the board Feb. 15.

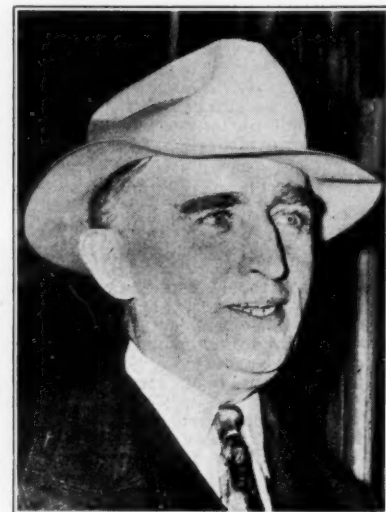
Farmers Mutual Hail Shifts

R. T. Rutledge of Storm Lake, Ia., vice-president of Farmers Mutual Hail of Des Moines, has been named chairman. Max D. Rutledge, Lima, O., who has been a director, was named vice-president. Albert Rutledge and George F. Rutledge, both of Des Moines, were elected assistant secretaries.

O'Mahoney Cites Day's Challenge

BOSTON — Jan. 10 — Speaking before Boston Board at its annual meeting, U. S. Senator J. C. O'Mahoney of Wyoming pointed his remarks toward the cooperation of business and government. He warned his listeners of the threats of communism to the preservation of a democratic capitalistic system and urged the establishment of an expanding domestic economy destined to promote the fullest utilization of all our human and natural resources.

"The business classes of our time face a new challenge," he said, "which arises from the fact that excessive economic authority has accumulated in private hands in such a manner as to weaken the economic authority of the states and cause the expansion of the power of the national government. This generation has seen the erection of the



SENATOR O'MAHONEY

totalitarian state, because, as in Italy and Germany, the concentration of economic power had become so great that the people, unable to provide employment for themselves, yielded to the false persuasions of fascists, nazis, and communists that the all-powerful state would supply the answer to their problem.

"We know that it does not supply that answer. We know that the totalitarian state exists only by the use of force, that it utterly destroys the liberty of the individual, and makes him economically as well as politically the slave of the state."

"If the American aspiration for world peace is to be realized, we must not fail to maintain here among our own people a stable and expanding economy," he continued. "The maintenance of such an economy is incomparably the greatest task that our people were ever called upon to perform. We can make no contribution to world history that will exceed in value the certain establishment here of an expanding economy of opportunity of all people."

"If we do this, there is no iron curtain anywhere that will prevent the knowledge of our success from reaching the minds and hearts of people everywhere."

The leaders of business can contribute more to commercial freedom than any other group, he stated. By keeping opportunity free, we shall attain the preservation of free enterprise. This freedom should be a motivating force to Americans today as it was to the founding fathers so many years ago.

"Business leadership can do more than government to preserve the system of private property. It can do more than government to promote the sense of partnership with labor, to bring about fair dealing with the consumer. That is the challenge which modern times pre-

New Inland Marine Text

"Inland Marine and Transportation Insurance" is the title of a 540-page text

that has just been published by Prentice-Hall. The author is William H. Rodda, secretary-treasurer of Transportation Insurance Rating Bureau of Chicago, who received the assignment to develop such a book about two years ago. Mr. Rodda has brought his work up to the minute and he includes all of the so-called controlled lines. At the end of each chapter there is a series of questions so that it is suitable for classroom work. The publishers state that this is the first book on inland marine insurance to appear in 15 years and hence it covers changes of fundamental importance that have been made.

After an historical chapter, the text is arranged according to the main groups into which inland marine policies fall such as transportation, business coverages other than transit, bailee and bailee's customers coverages and personal coverages.

The text is based on the new inland marine forms that become mandatory March 1.

Mr. Rodda has had 25 years experience in insurance engineering and rate making. He is chairman of the truck transportation committee of National Fire Protection Assn. The book may be purchased through THE NATIONAL UNDERWRITER. The price is \$6.65.



W. H. Rodda

Okla. Convention May 15-16

The annual convention of Oklahoma Assn. of Insurance Agents is announced by Dave McKown, president, for May 15-16 at Tulsa. Foster Boggs, president of Tulsa Insurance Board, will be general chairman, and Harry F. Parrish, program chairman.

sent to the business leaders in America."

William S. Attridge, in his presidential message at the annual meeting, pleaded the cause of the general agent in the insurance scheme of things. He said that brokers and agents, in placing their business direct and circumventing the general agent are but copying the direct writing insurance company which goes out to by-pass the agent and broker. Mr. Attridge said that companies that do away with the general agent may be suspected of harboring the notion of next doing away with the agent or broker, particularly those companies that have gotten charter amendments to permit issuing participating contracts. The latter, he remarked, is the principal stock in trade of the direct writing companies.

Approves Commission Restoration

The general agent, Mr. Attridge declared, provides the agent and broker with a quality of service that is greater than they can receive through direct placing.

Mr. Attridge spoke with approbation of the fact that during 1949, fire insurance commissions at Boston were restored to what they were prior to the time of the reductions in 1948. He said he desired to commend those companies that restored commissions for "recognizing their previous mistakes and their willingness to correct them." However, he said that companies that never reduced commissions "have the long-headed type of management that this business of ours demands."

The Boston Board membership now comprises 50 general agents, a decrease of five and there are 277 associate broker members.

Bannerman Is New President of Farm Group

H. G. Bannerman of Hartford Fire is the new president of Farm Underwriters Assn. He was elected at the annual meeting, which was followed by a cocktail party and dinner, at Chicago. Vice-president is J. G. McFarland of American and K. S. Ogilvie of Western Underwriters Assn. was reelected secretary-treasurer. B. R. Walinder of America Fore was reappointed chairman of the advisory committee.

Chester Parks of National Fire, in his presidential address, remarked on the fact that the past year gave excellent results in the farm fire field, but the record was marred overall by the poor windstorm showing. The farm companies were badly hit by the storm consisting of heavy straight winds throughout Wisconsin and Minnesota in early October.

Mr. Parks said a great deal of attention is being given to the problem of the susceptibility to windstorm damage of asphalt roofing. Conferences have been held and others are scheduled with the Asphalt Shingle Trade Assn. The indications are that the trouble lies mainly in poor installation or application of the shingles, as the process is called in the trade. The tests that Professor Henry Giese of Iowa State College has been conducting on asphalt shingle damage have attracted a great deal of attention from the farm insurers. Underwriters Laboratories is cooperating in conferences looking to remedial results. Mr. Parks pointed out that this matter is important to the recording as well as to the farm departments.

Although the farm economy is in no danger of a sudden collapse, Mr. Parks said, the farmers' income has dropped about 20% in the last two years. He feels that the farm situation is strengthened by the fact that farmers have been saving a good deal of their profits during the prosperous years and in general, have avoided land speculation.

Radio Program to Depict Hartford Fire Experience in New York 1835 Fire

"Ordeal by Fire," the story of how Hartford Fire successfully met the challenge of the great New York fire of 1835, stars Edward Arnold on "Cavalcade of America" Jan. 31 at 8 p.m. eastern standard time over N.B.C.

Arnold plays the part of Eliphalet Terry, president of Hartford Fire, whose guiding principle was: "Good faith is good business." Terry supplied that faith to merchants of New York City, hopeless and despairing of the future because of the destruction caused by the fire. Offices were set up on the edge of the burned area and every policyholder who had a claim was paid on the spot. Terry was determined to keep faith with them, even at the risk of his own personal fortune.

The fire which wiped out nearly all of the New York business district of that day taught the fire insurance business a new lesson—the need for diversification. By spreading the risk, underwriters established a sound insurance principle that protected not only the companies but also the policyholders. Cavalcade is sponsored by Du Pont Co.

Plan B. C. Hail Cooperative

British Columbia Fruit Growers Assn. has decided to make application to the provincial superintendent of insurance for a license for a cooperative hail insurance company which will handle hail contracts for growers throughout the province. It is understood that a bill incorporating the new company may be introduced at the next session of the provincial legislature.

Announce Plans for Big N.A.I.A. St. Louis Meetings

Planning is well along for the program of the midwest territorial conference of National Assn. of Insurance Agents at St. Louis March 27-30. This meeting will be the big N.A.I.A. mid-year session since the National Board of State Directors will conduct its mid-year gathering concurrently March 29-30. The executive committee of N.A.I.A. and the state executive secretaries will meet March 25 and 26. Headquarters will be the Statler hotel.

B. G. Gregory, executive secretary of Missouri Assn. of Insurance Agents and manager of the St. Louis board, is director of convention activities. Missouri Assn. of Insurance Agents will hold an executive committee dinner open to all members the evening of March 26.

The territorial conference will get under way March 27 with meetings presided over by George Carter of Detroit, and by T. K. Robinson, Memphis, for accident prevention; and by John J. O'Toole, St. Louis, for fire safety. Emil L. Lederer, Chicago, will conduct a forum on technical problems, and Robert Maxwell, Texarkana (Ark.-Tex.) will lead an agency expense forum.

Esmond Ewing, vice-president of Travelers, will give an address on the effect of multiple line underwriting on agency operations.

There will be a rural agents' breakfast March 29 with C. R. Hewitt of Dorsett, president of the Minnesota association, in charge.

Walter M. Sheldon, Chicago, will preside over a session on inter-state operations.

Entertainment will be provided the first evening by a group of singers and the second night will feature the banquet and dance. Included in the plans for visiting ladies is a style show and a visit to the Anheuser Busch brewery.

Loverude Named President of Wisconsin 1752 Club

MILWAUKEE—Clarence Loverude, Iowa Mutual Liability, was elected president of Wisconsin 1752 Club to succeed J. Leonard Henderson, American Mutual Fire, at the annual meeting here. Robert Krieger, West Bend Mutual, was chosen vice-president, and Charles Van de Zande, Campbellsport Mutual Fire, was re-elected secretary-treasurer. Named to the executive committee were Mr. Henderson, Paul H. Pleuss, Manitowoc Mutual Fire, and Baird Detwiler, Citizens Mutual Fire.

The group decided to again cooperate with Wisconsin Assn. of Mutual Insurance Agents and the Wisconsin Federation of Mutual Insurance Companies in conducting regional educational meetings throughout the state during the spring.

D. A. Guglielmo Named La. Deputy Commissioner

D. A. Guglielmo has been appointed deputy insurance commissioner of Louisiana to succeed G. Frank Purvis, who resigned last September to become assistant general counsel of Pan-American Life of New Orleans. Mr. Guglielmo has been with the secretary of state's office for nearly 20 years and was closely associated with Mr. Purvis during his term of office.

Geddes Forum Speaker

LOS ANGELES—Ernest R. Geddes, chairman of the assembly committee on finance and insurance, and chairman of an interim committee to investigate insurance in general, will speak before Insurance Forum of Los Angeles Jan. 25. He is expected to give particular attention to the methods of the state

compensation fund, which is under fire by Insurance Brokers Exchange of California.

Damage to Car in Tornado Not a "Contract" Collision

Arkansas supreme court has ruled that motor vehicle damages arising out of a tornado could not come under the terms of "collision" coverage of the standard automobile policy. The court reversed a lower court's decision which had granted judgments to James McKinney and Monroe McClellan, both

of Warren, Ark., against Mercury for damages to their vehicles in a severe storm.

The McKinney automobile was blown against a tree during the tornado, and a section of a garage fell on a truck belonging to McClellan. They contended that these were "collisions" under the terms of the standard automobile policies which had been issued by Mercury.

The court upheld the contention of the company that the damage which the two assured sustained should have come under windstorm coverage which

neither of the men carried. It held that the damage did not "result from a hazard covered by their policies" and reversed both judgments.

Mo. Fines to General Fund Not Breach of Penal Laws

JEFFERSON CITY, MO.—Fines of \$2,090,000, assessed by the Missouri supreme court against insurance companies in the fire rate compromise case, must go into the state's general revenue fund, the court has held. It overruled the ruling of Circuit Judge Blair



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Great American Indemnity

American Alliance

American National

Detroit Fire & Marine

Massachusetts Fire & Marine

Rochester American



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of Jefferson City that the money should go to the public school fund.

Judge Blair held that the fund "constituted a penalty, forfeiture and fine collected for a breach of the penal laws of this state." The supreme court ruled that the fines were not collected for a

breach of the penal laws but as a "penalty or forfeiture or fine" imposed and collected for a breach of the implied contracts of the insurance companies with the state. The court stressed that "it was a civil suit, not a criminal proceeding."

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Tells N.Y. Field Men of Ohio Hospital Inspection

BROOKLYN—Some practical experience in the inspection of hospital properties to encourage fire prevention plus some suggestions as a result of that experience were detailed to the Suburban New York Field Club at a meeting here by Walter B. Hilton, state agent at Cleveland for National Union and chairman of the executive committee of the Ohio Fire Prevention Assn. The discussion was particularly appropriate since the hospital inspection program of the National Board and other organizations is just now getting under way.

The interest of field men in the subject was indicated by the astonishingly good attendance of more than 100. R. F. Wiley, Agricultural, president, was in the chair and rapidly disposed of club business. George Nelson, Commercial Union, reported on the New York state fire prevention meeting last week at Syracuse and discussed the work of the club's forms committee, of which Sidney Newhoff of the Boston is chairman. Mr. Nelson was presented a resolution of appreciation for his work on the state fire prevention body on behalf of the club, by Walter F. Ficke, Providence Washington. Peter Mahland, Pearl, chairman entertainment committee; Charles M. Bowman, American, treasurer; Arthur F. Checkett, chairman of the public relations committee, and others reported.

Finds Safety Conscious Risk

The hospital fire prevention and inspection program in Ohio was inaugurated in October, 1947, as a result of a town inspection, Mr. Hilton recalled. He was assigned a hospital in East Liverpool and in going over it found that much thought had been given to fire safety, including a great many signs.

He found little that he could recommend. The hospital superintendent had worked out a fire prevention questionnaire for student nurses, and over their three year course of study they might get an examination at any time that included one or two of these questions. This was to keep them conscious of fire prevention all the way through.

Mr. Hilton took copies of the questionnaire form and checked some of the hospitals at Cleveland to determine what was being done on fire prevention. He learned that little or nothing was. The prevention association secured a mailing list of directors of nurses in hospitals in Ohio that had nurse training and mailed to them a letter suggesting that they include questions on fire prevention. The association offered to supply copies of the questionnaire. Later on it was found more satisfactory to send the letters and suggestions to the superintendent or head administrator of the hospital.

Cooperation of Nurses

The association received a number of responses from hospitals. Mr. Hilton was assigned to address a new class of 40 nurses at a Canton hospital and he went through the questionnaire line by line with what he regarded as little response from the audience. At the close, he divided the group into smaller groups and sent each to a particular section of the hospital to find out what was wrong as to fire safety. He was astonished to find that the nurses had not missed a thing and had seen things that he had not noticed. The nurses then wrote up their reports and signed their names and were assured that every recommendation would have the attention of the administration of the hospital. This did the nurses a lot of good and furthered the program.

The program of the Ohio Fire Prevention Assn. was educational throughout. Later the group was fortunate in getting a booklet from the Good

Samaritan Hospital at Watertown, N. Y., "Rules for Safety of Hospital Patients in Case of Fire," and distributed these to members of the Ohio Hospital Assn. A number of hospitals responded wanting more copies, explanations, and talks by members of the prevention group. So far, Mr. Hilton commented, all of the work has been by request.

Article Draws Attention

Mr. Hilton was asked to prepare an article for "Hospitals," the publication of the American Hospital Assn., which he did. It appeared in the January, 1949, issue and resulted in hundreds of requests for the rules, the questionnaire, and other information. The Ohio prevention association itself has supplied approximately 15,000 copies.

Primarily, the booklet on rules as reprinted by the Ohio association was for the use of hospital administrators to formulate their own safety program. With the Effingham, Ill., hospital disaster and the National Board's nationwide program, the Ohio association today is following through and is ready to work with the new program. Mr. Hilton said he had taken care of two hospitals under the new plan but all assignments are not yet in.

After Mr. Hilton had reviewed the experience in Ohio, he stayed on for much of the remainder of the afternoon to discuss with field men the National Board inspection outline. A good portion of the crowd stayed until the last.

Mr. Checkett asked if it would be a good idea for the New York club to run a refresher course just before the field men began to undertake inspections. He said the field men feel they might overlook a hazard which possibly could result in a subsequent fire and thus reflect on the industry. Mr. Hilton said that it is possible that in some assignments where there are a number of hospitals, as there are in the east, field men may go on the job singly but that in Ohio the inspections are made by two or three field men at a time.

He emphasized that the field men cannot get too much information. Hospitals differ from other risks in some respects, in the operating room, for example, in the presence of anesthetics, and so on. A hospital has hotel hazards, plus those of a factory.

By all means, he urged, field men should take their time and not rush. It takes at least a full day, what with preliminaries and rechecks of information. He said the Ohio group had been trying to get a good fire prevention film. Some time ago the St. Paul group put out a film called "Diagnosis Danger" on the safety theme which was very excellent. However, it deals mostly with other hazards than fire, simply touching on the latter, and there is need of a fire prevention film.

Urges Continuous Program

He strongly recommended that the hospital educational program be a continuing activity, that the field club not give up once the original round of inspections has been made.

In analyzing the National Board outline, Mr. Hilton tried to emphasize some of the things that he and the other fire preventionists in Ohio have learned about hospitals. For example, most hospital fires occur at night. Consequently, it is very important to learn how many employees are in the hospital at that time. Quite a few of the questions, he said, require the field man to use good judgment. For example, if the boiler is housed some distance away from the hospital but is connected by a tunnel, the objective may be to cut off smoke rather than fire.

William Lyon of National Union introduced Mr. Hilton.

Motors Sued on Alleged Dealer Misrepresentation

CINCINNATI—Motors Ins. Co. is being sued in Hamilton county common pleas court here for damages caused by alleged misrepresentation of coverage by a General Motors dealer who was also a Motors agent. The suit has attracted considerable attention among insurance men.

Edward Wyenandt bought a new Pontiac last July from Sieve Motors, Inc., financing the automobile through General Motors Acceptance Corp., with material damage insurance written in Motors through the dealer. Less than a week later he was involved in an accident, causing personal injury to a passenger in another automobile. The injured person sued him in the Cincinnati municipal court and got a judgment of \$500.

Says Full Cover Promised

In his suit against Motors, Wyenandt claims that Sylvia Sieve, who handled the transaction for the automobile firm and who was an agent of Motors, told him that he had complete insurance coverage and that her statement led him to believe that he had liability insurance. He claims he did not know that he had only material damage coverage until he reported the accident to the insurance company.

The suit is for \$1,500, including the judgment against Wyenandt, other claims arising out of the accident, attorneys fees, loss of work and mental stress.

Form Plans for Mich. Meet

Theme of the mid-year business meeting of Michigan Assn. of Insurance Agents, scheduled at Detroit on Feb. 22-24, will be "Profits Lost."

Among the discussion topics will be: "The Gist of Operating an Agency," "How to Operate an Agency with the Lowest Tax Cost," "Tax Pointers for One-Man Agencies," "Application of the New Wage and Hour Law," and "Errors and Omissions Coverage for Individuals and Local Boards." A panel debate also is planned on fire legal liability problems and the new garage liability policy will be considered, as will high school driver education programs, pensions for members and employees, and question box topics.

President Leon J. McVoy of Grand Rapids has called an executive committee session for Feb. 22 and other standing committees also will meet prior to the general convention sessions.

Assn. Urges Taxes for All

LANSING, MICH. — Members of Michigan Assn. of Insurance Agents are being urged by their executives to take an active part in the nation-wide campaign to bring cooperative enterprises under the tax laws.

A current bulletin from the state headquarters notes the fight being waged by the National Tax Equality Assn. and requests that each agent contact his congressman in behalf of tax equality legislation.

Hamilton Green County President

Kenneth Hamilton, Brodhead, was elected president of Green County (Wis.) Assn. of Insurance Agents at the annual meeting at Monroe. He succeeds William C. Haren, Monroe. Others chosen were Henry Burg, Monroe, vice-president, and Richard Jaeger, Monroe, secretary-treasurer.

Dallas Expects Rate Cut

Dallas insured fire losses were reduced to \$1,129,175 in 1949 as compared with \$1,998,772 in 1948. President C. M. Patrick of Dallas Insurance Agents Assn. believes that this decrease will

earn a 5% good fire record credit for Dallas, effective March 1. The credit or penalty is determined by the ratio between premiums and losses for the previous five years in each city. At present Dallas has the normal charge without either credit or penalty. It had a 5% penalty in 1945-6 and a 5% credit in 1947-8. Net fire insurance premiums in Dallas run about \$4 million.

G.A.B. Promotes J. R. Holt

J. R. Holt, senior adjuster at Montgomery, Ala., for General Adjustment Bureau, has been appointed adjuster in charge at Daytona Beach, Fla. He succeeds Earnest S. Armistead, who has been transferred to Birmingham. Mr. Holt has been with G.A.B. at Montgomery since 1944.

Detroit Annual Party

The annual cocktail party and banquet of Detroit Assn. of Insurance Agents is to be held Jan. 26 at the Book-Cadillac hotel.

O. K. Mannan, Indianapolis local agent, has expanded his office space in the Fletcher building and added a real estate and mortgage loan department.

Four Transfers in Head Office Staff of Home

Home has transferred Walter W. Allen, secretary, from the metropolitan and suburban department of the home office to the eastern department where he will supervise activities under John Glendenning, vice-president.

Arthur Etzel, assistant secretary, has been transferred from the western department to the metropolitan and suburban department, and Otto Rieg of the western department has been appointed division underwriter in that department. Lawrence C. Gordon has been transferred from the service department to the western department where he also will serve as division underwriter.

Now Pays 20% Flat for Auto

America Fore now is paying 20% commission across the board on automobile coverages in the metropolitan New York area, where it has a combined automobile department. This means that physical damage commissions have been reduced to 20% and automobile bodily injury and property damage increased to 20%. Excluded are special classifications such as long

haul trucking, passenger carrying vehicles, and so on which take a lower rate of commission.

The group is combining its automobile writing and claims handling, country wide.

Ohio Associations Elect

Stanley Brock has been elected president and Sam Gatch secretary of Clermont County (O.) Assn. of Insurance Agents.

Chillicothe Assn. of Insurance Agents has elected John Tomlinson, president; C. Fulton Smith, vice-president; Joseph Weisenberger, secretary, and Gertrude C. Allen, treasurer.

Tri State Agents Annual

The annual convention of the Tri State Mutual Agents Assn. of Pennsylvania, Maryland and Delaware will be held at the Penn Harris hotel, Harrisburg, March 24-25. General chairman is H. Clay Johnston of Philadelphia. Other committee chairmen are: Banquet, Paul Dohner, Harrisburg; registration, Harry L. Bowers, Harrisburg; Arlene E. Trumbore, publicity and reservations, Allentown, Pa.; program, Harry E. Uhler, Baltimore, and John Shuman, general, Bloomsburg, Pa.

How to dispense with a headache!



For some people a headache powder will do the trick. For the druggist's business headaches, the Druggist Malpractice and Products Liability insurance policy might be the answer.

Do you think the policy could solve worries like this?

"At the request of a customer, a clerk in my drug store dissolves a patent headache powder in water. The customer drinks the mixture on my premises and immediately becomes ill. Would my Druggist Malpractice and Products Liability insurance cover me in the event I

am held liable for the illness caused by the dispensing of the medicine?"

There are plenty of opportunities for a druggist to make unintentional mistakes—misreading, mismeasuring, mislabeling, misdelivery, mis-selling—with unusual repercussions. Royal-Liverpool agents and a cooperative underwriting and production staff know what a pack of troubles this policy will cure. How about you?

Answer to the quoted question is contained in the Group's current issue of "True or False." Your copy is available on request to our Advertising Department.

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• The Southern Fire and Casualty Company, a stock company operating under the American Agency System, follows the simple ABC's of insurance service . . . from company to agent to assured. We maintain a policy of helping our agents give the kind of service to policy holders that creates good will and produces additional business for the agent.

SFC Is Authorized To Do Business In The Following States:

- Kentucky
- Tennessee
- Virginia
- Texas

Southern Fire & Casualty Co.

KNOXVILLE TENNESSEE



Iowa Auto Rates Are Reduced

DES MOINES—The Iowa department announced a reduction of 7.9% on collision rates for passenger automobiles for N.A.U.A. companies.

The change, which is effective Jan. 23, provides for a reduction in collision rates of 5% in Des Moines, Sioux City, Davenport, Cedar Rapids and Council Bluffs, and 14% elsewhere.

Comprehensive rates on passenger cars are reduced 5.2% through a reduction of from 60 cents to 50 cents a hundred on theft rates.

On local hauling trucks collision rates are increased 14% and comprehensive reduced 8.3% and fire and theft reduced 12.5%.

For intermediate hauling there is a 28% increase in collision and no changes on comprehensive and fire and theft, and for long hauling a 17.9% increase on collision only.

The passenger car collision reduction will be on 1942-49 models although 1950 models will be frozen at the 1949 level and earlier models than 1942 will have some reduction.

Many Witnesses Appear in Credit-Debit Trial

NEW YORK—Perhaps another half dozen days of the hearing of America Fore and others that are appealing from the New York department approval of a credit-debit plan of rating multiple location risks will see the matter approaching a close of this phase. A number of witnesses have appeared in the past week including H. D. Rice, New York fire insurance rating organization; H. W. Plouquet of Allied Lines Assn.; Henry Barkstedt, Frank S. Ennis, Robert Nay and John A. Wahlberg of America Fore, Shelby Davis, insurance securities broker; Percy Bugbee, the National Fire Protection Assn., and L. W. Miles of Joseph Froggatt & Co.

NEW ENGLAND MOVE

The credit-debit plan for multiple location risks has been approved by a two to one vote by New England Fire Insurance Rating Assn. in the five states for which it is responsible. The plan has already been approved in Connecticut and in Maine no approval is required. In Massachusetts a hearing will be held Feb. 8 on an appeal by America Fore, and there is to be another hearing in Vermont. There has been no action in Rhode Island.

Butler Speaks to Claim Men

David Butler, former West Virginia commissioner and now a local agent with the Lee C. Paull agency at Wheeling, was the speaker at the January meeting of Ohio Valley Claim Men's Assn.

Foreign Insurers in Canada

Three Scandinavian companies, Baltica of Copenhagen, Skandia of Stockholm and Norrland of Sundsvall, Sweden, have just entered Canada. Other foreign insurers newly licensed there are Economic and Orion, both of London, and Union Reinsurance of Zurich.

Give N. Y. Hearing Agenda

Among items on the agenda at the Jan. 20 hearing of the New York joint legislative committee on insurance rates and regulations are: Adequacy of limits on taxicab liability coverage; conditions in the industry affecting the ability of the insured and agents to place insurance, and a discussion of increasing bail bond rates under the criminal code.

Frank L. Erion, Chicago independent adjuster, will address the Jan. 25 meeting of Insurance Board of Cleveland.

National Fire Men in West Advanced

In the western department of National Fire, Herbert G. Freitag, formerly agency superintendent, has been promoted to assistant manager. R. Hugh Osborne, Indiana state agent, becomes agency superintendent at Chicago and Elmer E. Humphrey, inland marine assistant superintendent, is promoted to assistant agency superintendent.

Mr. Osborne succeeds William P. Winkler, who is agency superintendent for United National Indemnity as well as for the fire companies and who will now concentrate mainly on the casualty business.

Mr. Freitag joined National in 1923 after 15 years experience with other companies. He was named agency superintendent two years ago.

Mr. Osborne is an Armour Institute fire protection engineering graduate and started with Michigan Inspection Bureau in 1928. In 1936 until joining National in 1945, he was with Western Actuarial Bureau.

Mr. Humphrey joined National in 1939 after graduating from University of Kansas.

Zone 5 Commissioners to Meet at Omaha Feb. 14-15

Commissioners of Zone 5 of National Assn. of Insurance Commissioners will gather at the Fontenelle hotel, Omaha, Feb. 14-15.

Director Stone of Nebraska has announced that the agenda completed thus far includes a question and answer session on uniform accounting to be led by Thomas C. Morrill and James J. Higgins of the New York department, and a session devoted to installment premiums.

Participation by the industry will be in charge of Bernard B. Gribble, vice-president and actuary of World of Omaha.

Preferred Accident Changes

Preferred Accident has organized a new accounting department at Newark with William Stewart as manager. He was formerly with Loyalty group for about 16 years. Bruce Knapp, who has been with Preferred for about 10 years, has been promoted to manager of the underwriting department and James R. Force has joined that department. He was formerly at Newark for Standard Accident.

NEW YORK

REINSURANCE INSTRUCTORS

Instructors in the reinsurance course to be given by the school of insurance of the Insurance Society beginning in February are Donald E. Bryant, vice-president of Treaty Management Corp.; William A. Butz, American International Underwriters; E. G. Crapser, vice-president of Pacific Fire; William F. Delaney, Jr., Fairfield & Ellis; Emil A. Goerlich, secretary of Excess Management Corp. and Fred Maccabe, vice-president of American International Underwriters.

Instruction will cover reinsurance facilities, reasons for reinsurance, legal aspects, types of treaties, excess of loss contracts, international and national aspects of reinsurance, and so on.

COORDINATE AUTO BUSINESS

The Fireman's Fund group has formed a single automobile department in its New York metropolitan office to handle all forms of automobile coverages under a multiple line automobile contract. However, in addition to the new multiple line automobile policy, Fireman's Fund and Home F. & M. will continue to use their regular fire and theft form when desired.

St. Paul F. & M. Assets Pass \$100 Million Mark

ST. PAUL—Combined underwriting and investment profit of the three St. Paul F. & M. companies in 1949 was the largest in their history and assets of the parent company passed the \$100 million mark for the first time, reaching \$102,748,617.

Net underwriting profit of St. Paul F. & M. was \$5,239,368 and investment income earned was \$3,292,237. Net premiums were \$43,265,673, an increase of \$842,382. Unearned premiums were \$32,093,861, an increase of \$2,793,406.

St. Paul-Mercury Indemnity had net underwriting profit of \$71,831 and net premiums of \$28,300,555; unearned premiums, \$13,989,222, showing increases of \$2,589,493 and \$1,012,840 respectively.

Mercury had net underwriting profit of \$932,836; net premiums of \$10,951,525, an increase of \$702,312; unearned premiums, \$9,573,720, an increase of \$1,044,041.

Several executive promotions were announced. L. W. King, in the fire department since 1918 and for several years secretary, was made vice-president of St. Paul F. & M. and Mercury in charge of all fire business. James K. Brown was made assistant secretary of the three companies.

Herbert E. Koeneke was named comptroller, in charge of the statistical and accounting work in all three companies.

John C. Campbell made assistant secretary of St. Paul-Mercury Indemnity.

R. M. Hubbs, assistant to the presidents of the three companies was elected a director of Mercury and St. Paul-Mercury Indemnity.

American Surety Advances Five at Home Office

E. H. Pullman, T. R. Heiser and R. C. Peck have been elected deputy comptrollers of American Surety. Mr.

Pullman joined the organization in 1922, became traveling auditor and deputy auditor. Employed in 1945, Mr. Peck was assigned to the statistical division after special training in home office departments. He has been with the comptroller's office three years.

Walter H. Riley and Milton B. Hester were elected assistant secretaries. Mr. Riley was employed in 1908 in the agency department. Named agency supervisor in 1938, he handles the group's advertising. Mr. Hester has been with the organization since 1933. After serving in the accounting, fidelity, casualty insurance and inland marine departments he was transferred to the executive department in February, 1949.

Gabe Gup Mobile Chief

Gabe M. Gup has been elected president of Mobile Fire Underwriters Assn. Harry Mattei is vice-president and Le Moyne Johnson secretary.

Foss, Rohrer Elevated

Philip F. Foss and H. Gordon Rohrer have been named assistant vice-presidents of Liberty Mutual Fire. Mr. Foss will continue to serve as New England division manager and Mr. Rohrer will continue his duties as assistant to the manager.

Hold Regional at Chicago

American Surety is beginning a series of regional conferences with a meeting at the Union League Club, Chicago, this week. A representative from each office in the midwest area will attend, and the western and west coast offices will be represented at a conference at Salt Lake City Jan. 23-27.

George F. Ainslie, Jr., vice-president, and C. W. McNeil and Alfred Edwards,

New Officers of Los Angeles Brokers

New officers of Insurance Brokers Society of Southern California—Fred M. Hughes, outgoing president; Thos. E. Ashbrook, Stephens-Witten Co., new president; A. B. Davidson, Grant-Birkholm Co., vice-president, and George P. Cronk, who is a Los Angeles city councilman, secretary.



sales promotion managers, are in charge. Speakers at Chicago include Robert De-Gray, inland marine department manager; Frank W. DeVine, fidelity department, and S. Warren Bull, vice-president in charge of the contract and bond departments.

Weller Leaves Pa. Department

John J. Weller has left the rate regulation bureau of the Pennsylvania department to join Brendan D. Walsh, Inc., Philadelphia brokerage firm. Mr. Weller attended Princeton and then was in the automobile underwriting department of General Accident from 1937 to 1941. He was in the army and then entered the department.

Amer. States Holds Agency Rallies

American States is holding a series of 17 meetings, two a week, for its agents. The meetings include an inspection of expanded home office facilities. Participating in the sessions are B. H. Forbes, executive vice-president; Ross Kitchen, advertising manager; J. D. Phelan, sales promotion manager; Frank Prang, bond department; Philip Mc-

Kinley and Russell Fish, claim department, and C. E. Wilcox, statistician.

Doremus Richmond Speaker

Frederick W. Doremus, manager of the Eastern Underwriters Assn., will discuss public relations at the Jan. 27 meeting of the Richmond County Agents Assn., Meurot Club, S. I.



Frederic H. Smedley, the new superintendent of the burglary and plate glass department of General Accident, started with that company in 1929 in the statistical department. He served as underwriter and claims examiner and in 1939 took charge of production activities in burglary and plate glass department in 1946.



Home Office:
Bloomington, Illinois



Western Office: Berkeley, California



North Central Office: St. Paul, Minn.



Michigan Office: Marshall, Michigan



West Central Office: Lincoln, Neb.

These strategic locations mean more efficient service for our nearly two million State Farm policyholders

STATE FARM INSURANCE COMPANIES



State Farm Mutual Automobile Insurance Company
State Farm Life Insurance Company
State Farm Fire Insurance Company

NEWS OF THE COMPANIES

Springfield F. & M. Buys Site for New Home Office

Springfield F. & M. has completed agreements for the purchase of a site on which it is planned to erect a new head office building for the company and its affiliates. The location is on State street, at Springfield, opposite the home office of Massachusetts Mutual Life.

The new location comprises about 18 acres of land. There will be ample room for a large office building, parking space for employees' cars, recreational facilities and for future expansion. Most of the land will be acquired from Wesson Maternity Hospital.

For the past few years the company has been cramped in its present quarters. Outside space has had to be obtained for New England Casualty, for the supply and imprinting departments, and for storage and automobile parking.

Plans and specifications for the new building will be developed within the next year. It will be an unpretentious structure, fire-resistive and scientifically laid out for efficient conduct of the business. Emphasis will be placed on such conveniences as air conditioning, acoustical treatment of interiors, fluorescent lighting, cafeteria and rest rooms.

This will be the fourth location of

the company since 1849, the first being two rooms in the old City Hotel building; the second at the corner of Main and Fort streets where an office was built in 1857, and the third at the present quarters, State and Maple streets, completed in 1905.

St. Paul Ups Its Regular Dividend by 30%

St. Paul Fire & Marine paid this week a quarterly dividend of 65 cents a share to stock of record Jan. 12 and there has been declared another quarterly dividend of 65 cents payable April 17 to stock of record April 10.

The quarterly dividend rate of St. Paul has been 50 cents for some time and in 1949, an extra dividend of 50 cents was declared as compared with 25 cents in 1948.

In New H. O. Building

Cimarron Ins. Co. and Cimarron Casualty have completed construction of their new home office quarters and are conducting open house Jan. 21 at Cimarron, Kan.

Two Join Hartford Company

Fire & Casualty of Hartford has appointed E. B. Jurgensen vice-president and Mitchell L. Ross, secretary. Mr. Jurgensen, at one time senior examiner of the Connecticut department, recently resigned as vice-president

of American Plan Corp. Mr. Ross will head the underwriting department. He formerly was in charge of the automobile finance department at the home office of Pacific Fire. He also was previously with American Plan Corp. at Philadelphia.

All C. & R. Units Put Dividends on New Level

The dividend rate of New York Fire has been increased from 40 to 50 cents. This brings the companies in the Corroon & Reynolds group all to a higher dividend level with American Equitable going from 50 to 62½ cents, Merchants & Manufacturers from 20 to 25 cents and Globe & Republic from 25 to 30 cents. These are all semi-annual dividends payable Feb. 1 to holders of record Jan. 20.

Am. Alliance Ups Extra

American Alliance has paid an extra dividend of 20 cents in addition to the quarterly distribution of 25 cents. The extra that was paid the previous year was 10 cents.

Carl G. Freese, president of Connecticut Savings Bank, has been elected a director of Security of New Haven.

Kyle B. McGee has purchased the agency of the late J. A. Culp at Wichita.

Equity Town Mutual has moved its home office from Brillion, Wis., to the home town of the secretary-treasurer, Robert Haese, at Forest Junction.

FIELD

Five Illinois Field Organizations Rally at Springfield

By JOHN C. BURRIDGE

SPRINGFIELD, ILL.—About 140 field men gathered here last week to attend meetings of five Illinois field organizations—Illinois Blue Goose, Illinois Fire Underwriters Assn., Illinois Field Club, Illinois Fire Prevention Assn. and Illinois public relations committee.

The action was started with a banquet and initiation of the Blue Goose Tuesday evening. Business sessions were held Wednesday, the morning meetings being those of I.F.U.A. and Illinois Field Club.

Robert K. Johnson, Aetna Fire, was in charge as president of I.F.U.A. There was a good turnout for this session as there was for meetings throughout the day. Mrs. Ruth Hertz, the secretary, reported that the association has 157 active and 76 honorary members. Four new members were admitted at this meeting and Charles P. Kuffel, who resigned from National Union to enter the local agency business, was made an honorary member. It was announced that the annual meeting will be June 6-8 at Champaign.

Status Under License Law

Chief discussion revolved around the question of whether under revisions to the agents' licensing law adopted at the last legislative session, field men will be required to take an agent's examination. The new law states that field men who engage in signing policies, endorsements or countersign policies assume an agent's status and must qualify under the law. Also, those who solicit business for an agency and are not accompanied by an agent technically assume agent's status.

The state is discontinuing the company representative license. The insurance department had sent out a letter which had caused confusion among the ranks and at the luncheon Walter Hanson of the licensing section clarified the situation. Field men not engaging in solicitation or signing of policies will not be required to take an agent's examination, Mr. Hanson explained. However he warned that many cases of technical violation can arise.

Committee reports were given by W. M. Miran, Atlas, on forms and rules and A. C. Schilke, Hartford, on legislation.

Leroy Hines, Ohio Farmers, the vice president of Illinois Field Club, was in charge of that meeting in the absence of Roger Lang, Dubuque F. & M., who was at home making plans for his marriage. The Field Club will have its annual meeting June 20-22 at Nippersink Lodge, Genoa City, Wis.

The field organizations got together for a joint meeting to hear talks by George Traver, public relations manager of the National Board, and Willis Van Pelt, manager of the premium financing department of Southeast National Bank of Chicago. Mr. Traver described the work of the National Board and emphasized that its activities are almost entirely those of public service and not production. This is in contrast to most units controlled and supported by other industries.

"Ads" to Stress Service Angle

The 1950 advertising of the National Board will deal with the contribution of stock fire insurance to the U. S. economy, he said. It will point up the basic work insurance does in establishing credit and providing individual security.

Mr. Van Pelt described how agents can establish connections for financing premiums of their insured. He noted that about 8% of insurance premiums today are financed and said that this is

We had a caller the other day

He is a pretty big Central producer and he set us thinking.

"You know," he said, "there's not a whole lot of difference in the policies each company issues. What I like about Central is that extra something I get in all my Central dealings."

Well, we thought about all the fine advertising portfolios we send our agents and brokers, about our general advertising campaigns which promote their business, and about our effective sales tools like the Household Inventory and Planalysis. So we proudly mentioned these things. It kind of took the wind out of our sales when our visitor said that wasn't what he meant at all.

"No," he said, "I mean it's just the friendly family feeling I get when writing or phoning the Central home office or talking to a Central special agent. I feel that I'm part of The Central and that The Central is interested in me and in everything I do. I don't feel like a Central 'agent.' In my home town I feel like I am The Central."

Come to think of it, I feel that most of our producers feel that way. It's a feeling that just grows. And I believe that is why we have just about the finest group of agents and brokers in the world representing The Central. We'd be glad to share that friendly, family feeling with you. Write us.



The Central

MANUFACTURERS' MUTUAL INSURANCE COMPANY
VAN WERT, OHIO

BRANCH OFFICES IN CHICAGO • BOSTON • TORONTO • SAN FRANCISCO • LOS ANGELES • MONTREAL • ATLANTA and DENVER



PEDIGREE COUNTS — THE BEAGLE — ranks second in U. S. popularity, good hunter, especially for rabbits, faithful, wonderful disposition, nice to have around grown-ups and children alike.

The Northern Assurance was organized in 1836 as an Agency Company. It has remained so All-Ways.

THE NORTHERN ASSURANCE CO. LTD.

FIRE AND ALLIED LINES, AUTOMOBILE INLAND MARINE, REPORTING FORM, FLOATER CONTRACTS
NEW YORK • CHICAGO • SAN FRANCISCO



an encouraging figure. The trend should be upward, because it is sometimes a saving to the insured to finance his business, especially if he is changing it from a one to a three or five year basis.

Mr. Van Pelt emphasized that no credit is extended to the insured under finance plans and this enables the insured to maintain his credit standing with his bank, and in addition, financing the premium offers him the opportunity to maintain working capital intact.

Mr. Van Pelt was asked what the attitude of the companies is toward bank financing today. He answered that the companies in the past had not shown

much enthusiasm, but there has been a change of attitude. While many of the companies are not actively pushing bank financing, they are highly receptive to it when it is broached to them.

At the meeting of the Fire Prevention Assn., Lloyd J. Eppler, Loyalty group, was elected president to succeed Mr. Schilke. Helmer L. Johnson, Great American, was named vice-president, and the co-secretaries are Herbert Elkin, Camden, and Herbert Endicott, Northern Assurance. Elected to the board were Hale Baldwin, New York Underwriters, Harold Cannon, Home; John R. Mitchell, Scottish Union; A. G. Keats, North America, and H. M. Callahan, Aetna.

Mr. Elkin reviewed the work of the association and remarked that Illinois has consistently been among the leaders in the report of Western Actuarial Bureau on fire prevention activities.

The association during the next six months will develop plans aimed at setting up a permanent fire prevention exhibit at either the Museum of Science & Industry at Chicago, or at Illinois Tech.

The meeting was closed with the remarks of Harold Williams, American, chairman of the Illinois public relations committee. He said the quarterly meeting in Chicago drew a large number of western department managers and served to demonstrate the interest that is being taken in public relations work. Progress in the state is encouraging, he added, and Illinois will distinguish itself this year.

Carolinas Pond Initiates Commissioner, 14 Others

The Carolinas Blue Goose, at a meeting at Charlotte, initiated 15 candidates including Commissioner Cheek of North Carolina and awarded the annual Well-born Colquitt trophy to Tony Fretz of Raleigh as "the member who has done the most outstanding work for the organization" during the past year.

Presentation of the trophy was by J. Ray Hull, Indianapolis, most loyal grand gander. Most Loyal Gander Frank W. Hood of Raleigh, presided and Jeff Wilson of Raleigh, director of highway safety with the senate department of motor vehicles, spoke.

North Carolina Stock Fire Insurance Field Club also met with George W. Porter of Charlotte, chairman, presiding.

Mass. Fire Prevention Assn. Is Organized

More than 150 Massachusetts field men have organized Bay State Fire Prevention Assn. and elected T. Walter Keaney, American, as the first president.

Other officers named at the Boston gathering were: Vice-presidents, Russell Harrington, American, and David L. Vigue, Phoenix of London; secretary, John S. Caldwell, and assistant secretaries, John L. Wallace, Commercial Union, and Joseph E. Laurendeau, L. & L. & G.

Assisting in the organization were Everett Flanders, state fire marshal, and Frederick W. Doremus, secretary of Eastern Underwriters Assn.

Springfield F. & M. Names McBride in N. J. and Pa.

Springfield F. & M. has appointed Alexander McBride as special agent for inland marine and automobile lines in New Jersey and southeastern Pennsylvania. His headquarters will be in the Public Ledger building, Philadelphia.

Mr. McBride is a graduate of the University of Pennsylvania business school. During the war he served as a gunner with the air force. He has been with Springfield since 1947 in the automobile and inland marine departments.

Joins Pacific Nat'l in N. Y.

James E. Carothers has been named state agent for eastern New York for

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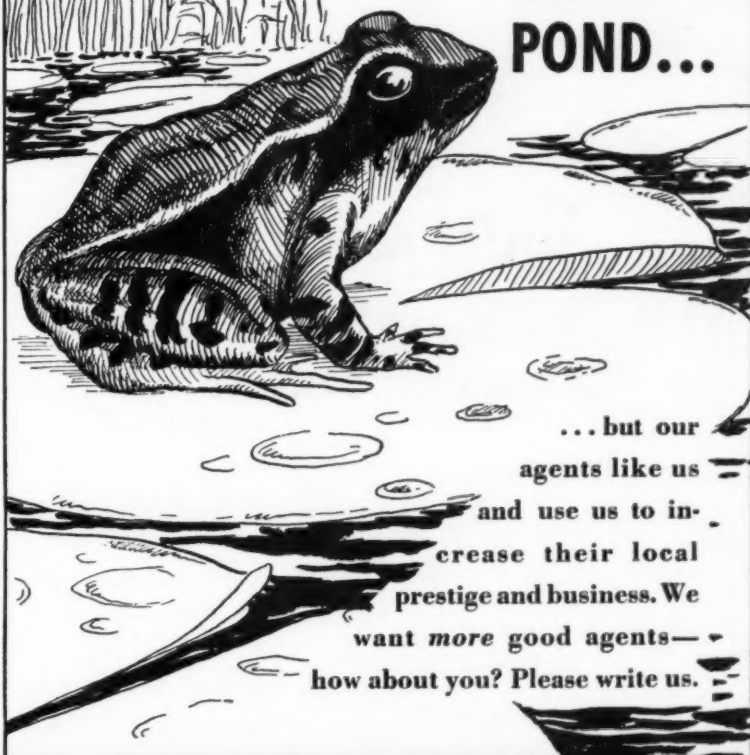
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Pacific National Fire. He is associated with Curtis S. Fullmer, state agent, who will confine his activities to western New York. Joint offices will be maintained in the City Bank building, Syracuse. Mr. Carothers has been New York state agent for Rhode Island.

Eisert Syracuse Head

Ralph Eisert, Agricultural, was elected president at the annual meeting at Syracuse of Underwriters Assn. of New York State. Vice-presidents are R. O.

Reid, North British, and Frank Beugless, Home. Walter Maguire, Commonwealth, was elected chairman executive committee, which also has W. T. Carlson, Crum & Forster, George Nelson, Commercial Union, and Arnold Parker, London & Lancashire.

At its first annual meeting at Syracuse New York State Fire Prevention Assn. elected Mr. Eisert as president and Arthur Birchenough, New York Fire Insurance Rating Organization secretary.

Retiring President Edward V. Judge,

Atlas, reported 10 town inspections conducted during the year, with 2,132 buildings inspected and more than 4,000 fire hazards found.

America Fore Western Field Men to Gather at Chicago

America Fore will conduct its western department field round-up at Chicago Jan. 23-25. The attendance is expected to be about 300 at the business sessions and more than 350 will be on hand for the banquet. Field men will attend from 18 states for general sessions the first two days and smaller underwriting department sessions on the third day. E. A. Henne, vice-president, will be in general charge.

Haugen to Tenn. for Aetna; Heskett in Ohio Field

Aetna Fire has appointed James A. Haugen as special agent in Tennessee with headquarters in the Third National Bank building, Nashville.

Mr. Haugen joined Aetna immediately upon graduating from Iowa State University and has been an underwriter in the western department and special agent in Ohio.

Eugene O. Heskett has been named special agent in Ohio, where he will devote most of his time to the development of farm and small town business.

Mr. Heskett, a graduate of Ohio State University, has been traveling as special agent in Ohio for Rain & Hail Bureau.

Three Field Changes for America Fore in South

H. C. Chapman, special agent for America Fore at Tampa, Fla., has been transferred to Richmond as supervisor for American Eagle and Fidelity-Phenix in Virginia. He replaces W. E. Bonner, resigned.

John A. Ferguson of the Atlanta office has been promoted to special agent in North Carolina for Continental and American Eagle.

E. D. Ricketson, who has been at Atlanta, has been named special agent also in North Carolina for Fidelity-Phenix and Niagara. He will have headquarters at Charlotte.

Joint Rally to See Movie

The Sunflower Blue Goose puddle, Wichita, has invited the Wichita Casualty & Surety Assn. for a joint meeting Jan. 23 when a movie on inland marine losses will be shown by C. J. Wintroll, Royal-Liverpool.

R. J. Burke Ore. President

R. J. Burke of Deans & Homer, general agents, was elected president of Oregon Fire Underwriters Assn. at a meeting at Portland. He succeeds M. F. Penfield, Royal-Liverpool.

Vice-president is Drew P. Lawrence, Great American; secretary, Ralph Swan, Security; executive committee, John Tilton, American; C. V. Patterson, Norwich Union, and Raymond Knapp, Phoenix of Hartford.

Col. Pond Initiates Feb. 20

Colorado Blue Goose will hold a business meeting Feb. 20 at which several goslings will be initiated.

The pond held an informal dinner dance Jan. 14, with a cocktail hour preceding the dinner. It now has 170 members.

Field Club Milestone

A luncheon marked the celebration of the 25th anniversary of the Syracuse (N. Y.) Field Club there, and was attended by 81 members and former members, including 18 former presidents. A. R. Kenyon, Fidelity-Phenix, immediate past president, is the latest member of that group. William L.

Schaefer, Commercial Union, chairman of the committee in charge, supervised presentation of a play put on by members entitled "Agency Reasons" or "The Death of a Salesman."

Inland Empire Group Elects

Don A. Morton, special agent for Stuart G. Thompson-Elwell Co., was elected president of Inland Empire Fire Underwriters Assn., at the annual meeting at Spokane.

C. H. Little, Home, is vice-president; R. W. Buechel, treasurer; Jack Sumner, Great American, secretary.

Valley to San Jose

Fred W. Valley, special agent in western Washington for Royal-Liverpool, has been transferred to San Jose, in charge of the service office there.

L. C. Coon, Jr., who has been in the fire and casualty underwriting departments at San Francisco, succeeds Mr. Valley at Seattle.

Adams in Eastern Ohio Field

New York Underwriters has appointed Carl Adams special agent in eastern Ohio under State Agent F. C. Wolf.

Mr. Adams had been in local agency and casualty field work in and around Pittsburgh.

Lewy to Albany Post

Lester B. Lewy has been appointed special agent by Home at Albany, N. Y. Formerly an examiner, he has been with the company since 1937. He will serve under State Agent J. W. Summers.

Ratcliff to Wash. Field

Gerald C. Ratcliff has been named special agent, with offices at Spokane, for London Assurance replacing Herbert W. Aitchison, who has resigned. Following military service Mr. Ratcliff joined the underwriting department of Bates, Lively & Pearson, Portland general agents, subsequently doing special agency work in Oregon. Early last year, he joined London in the underwriting department at San Francisco.

Fromel to S. D. Field

Robert A. Fromel has been appointed South Dakota state agent for Crum & Forster, succeeding R. B. Breckenridge, who is being transferred to another field.

Mr. Fromel was with Crum & Forster before service in the army. After the war he returned to the western department and served as Illinois special agent and as field and production representative of the automobile department.

His new headquarters will be in the National Bank of South Dakota building, Sioux Falls.

Duluth Puddle Elects

Grant Buchanan, Agricultural, is the new big toad of the Duluth puddle of Minnesota Blue Goose. Don Martin, Fire Underwriters Inspection Bureau, is pollywog and R. Krozarek, Western Adjustment, is croaker.

D. W. Fay in N. J. Field

David W. Fay has been appointed special agent of Aetna Fire in New Jersey. He joined Aetna in 1948 as an underwriter in the New Jersey department following two years at Wichita as a special agent for North America.

Service Office at Fresno

Providence Washington has opened a new service office at Fresno, Cal., with Special Agent William Willis in charge.

Garbe Heads 3-State Group

Edward E. Garbe, Royal, is the new president of Delaware-Maryland-D. C. Field Club. Roland H. Winterton, New



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Hampshire, is vice-president and secretary, and James G. Maloney, Home, is treasurer.

Plan Film Library

Elects
agent for
Co., was
Empire
the annual
president;
Sumner,

The Mountain Field Club of Vermont and New Hampshire at its January meeting discussed plans to establish its own film library so that films will be available when needed. Thirty members have volunteered to serve as speakers or operators of motion picture projectors, in presentations to agents or civic groups on insurance or fire prevention. Richard Vedeler,

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Insurance analyst or one who wants to be. Prefer someone with an imagination and a flair for writing. Address Y-24, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Ill.

Springfield F. & M., Manchester, is in charge of the speakers bureau.

F. Ray Montgomery discussed automobile liability.

Agents Ask Cooperation

At a meeting of the Oklahoma Blue Goose, Dave R. McKown presented a plea for cooperation in building membership in Oklahoma Assn. of Insurance Agents, of which he is president.

Ratcliff to Spokane Post

Gerald C. Ratcliffe has been appointed special agent of London Assurance at Spokane. He succeeds Herbert M. Aitchison, resigned.

Before joining London a year ago, Mr. Ratcliff covered the Oregon field for the Bates, Lively & Pearson general agency of Portland.

Shackley Detroit Head

J. W. Shackley has been named Wayne county manager of Boston at Detroit. He has had some 10 years' experience in agency work and in the field.

N. J. Field Men Elect Jan. 23

New Jersey Insurance Fieldmen's Assn. will hold its annual meeting at Newark, Jan. 23. Prior to the luncheon, the executive committee will meet.

Open Office at Marion, Ind.

Royal-Liverpool has opened a service office at Marion, Ind., under Robert F. O'Leary, state agent. Mr. O'Leary formerly served northeastern Indiana from Indianapolis. Claims at Marion are handled by Vernon M. Day, who has also been in the Indianapolis office.

The Maryland, Delaware and District of Columbia Fire Prevention Assn. is completing plans for a town inspection of Cumberland, Md., March 14-15. The association will conduct its annual banquet and election at Cumberland following the inspection.

Missouri Fire Prevention Assn. will hold a town inspection of Farmington Jan. 25. Headquarters for the day will be the Coghill agency.

St. Cloud will be inspected by Minnesota Fire Prevention Assn. Jan. 25-26, with the St. Cloud Chamber of Commerce cooperating.

Samuel L. Weisbart, regional vice-president of National Foundation for Infantile Paralysis, talked on its work at a luncheon meeting of St. Louis Blue Goose, which is cooperating in the March of Dimes campaign.

Reorganize Dallas Agency

T. M. Rucker and Charles D. Mohrle have formed the T. M. Rucker agency of Dallas to succeed the Cottingham & Rucker agency of that city. Mr. Rucker is an expert on aviation insurance, and Mr. Mohrle has been agency manager of Continental Fire & Casualty of Dallas.

Aim Should Be to Achieve Simplicity, Winter Says

(CONTINUED FROM PAGE 1)

multiple powers call for a rebuilding of insurance method, Mr. Winter said. The aim should be that of achieving simplicity by a process of education and orderly evolution that would unify insurance laws. When some of the education and legal work is accomplished, Mr. Winter predicted a new conception of insurance can be developed retaining the good parts of the present system and adding the simplicity of principle inherent in ocean marine coverage. Marine policies are written to include property damage, third party liability and liability imposed by the longshoremen's and harbor workers' act. Why should it be more difficult to insure an automobile than a yacht? he asked.

There is danger in adopting a too eager desire to use multiple line powers, Mr. Winter declared. The present system was developed in the horse and buggy era and failed to streamline itself for the automotive age. Any attempt to graft on to such a system a new conception of insurance might re-

sult in confusion and disappointment. Already an astonishing amount of use has been made of multiple line powers. There has been a merging of fire and marine and casualty companies, and to a considerable extent the creation of new subsidiary companies has slowed down.

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EDITORIAL COMMENT

Public Relations Has Climbed Out of Cellar

Insurance people are being reminded constantly through speeches and articles that public relations, including advertising, press relations and policyholder relations and any other sort of contact with the outside world, are of immeasurable importance. Many insurance organizations have devoted substantial time to discovering ways of explaining and presenting their business to the public. There have been several instances where success has been scored in this direction, but there are rough areas remaining. One such area seems to us to lie in the failure of some insurance companies to recognize that the public relations functions are of such importance that the men assigned to this work should be accorded positions and facilities that match their responsibilities.

Fresh in mind is the report of one of our acquaintances, a daily newspaper reporter, who was assigned to write a story which concerned a large insurance company. Naturally, his point of approach was through the public relations office, which also happened to be the advertising office of the insurance company in question. He reported to us with considerable surprise that he had difficulty finding the man in charge of press relations, but that he finally located him in a tiny den buttressed with what looked like stock room supplies in an out-of-the-way corner of the building. The contrast between the meager office space accorded the company's public relations executive and the plush offices provided many of the officers, department heads and supervisors caused him great wonderment.

Of course, being a newspaper man himself, he was aware that there are still many circles where public and

press relations activities are regarded as nuisances, but to discover that this particular company still retained such an attitude did not help the insurance company's public relations in this instance.

It is our belief that heads of the advertising and public relations departments of insurance companies occupy positions of such importance that they deserve to be assigned quarters, facilities and staffs comparable at least to those accorded the general run of heads of other company activities. There are those who cling to the old army-navy theory that only the "line" officers are of any importance and those who head special functions, no matter how important these functions are, are never going very far. Even for these traditionalists, a very practical case intrudes itself for encasing public relations and advertising departments in the best settings available. Many company officers and department heads deal with the public infrequently, so that the beauty of their office quarters remains unappreciated as far as the public is concerned. The public relations and advertising offices, on the other hand, are visited many times a day by newspaper men, artists, advertising agency men, etc. They are often the first port of call for members of the public who want information about the company. To be ushered into a cellar or an attic office, grudgingly carved out of a stockroom or mimeograph department, is far from an impressive beginning for such people.

However beautiful and efficient the rest of the company offices may be, the impression created of the insurance company through its public-meeting department can be a cluttered and dingy one if such departments are mere afterthoughts.

also of American, accompanied Mr. McGilton and showed the Underwriters Laboratories film.

Fred D. Watkins, L. B. Leigh & Co., Little Rock general agents, was presented a gold medal at a meeting of Fieldmen's Club at Little Rock. The medal honored 50 years of continuous representation of Home.

Mr. Watkins was also honored at an office party given by the agency and was presented a silver tray given by American Alliance, also honoring 50 years of representation.

Paul H. Brown, Texas fire insurance commissioner, suffered a stroke Jan. 10 and is in an Austin hospital with his right arm and right leg paralyzed. It is reported, however, that his blood pressure and his temperature have been reduced to normal and he is making progress.

Mark O. Roberts, head of Standard Mutual Casualty of Springfield, has been named a member of a committee to advise the Democratic and Republican parties on candidates for trustees of University of Illinois. Another member is W. Don Forsyth of the Forsyth-Cain agency of Springfield.

Edwin M. Beresford, 50, immediate past president of Pontiac (Mich.) Assn. of Insurance Agents and member of the Thatcher, Patterson & Beresford agency, was critically injured in an automobile accident near his home.

Harry S. Schwall, Wauseon local agent and former member of the Ohio legislature, will be candidate for Congress this year.

S. G. Amerman, vice-president of the Meserole companies, is making a business visit to Mississippi this week following the death of A. J. Haltiwanger who was Mississippi general agent for those companies.

Benjamin Beris, president American Glass Co., Chicago, accompanied by Mrs. Beris, will sail from Newark Feb. 9 aboard the SS. New Amsterdam of the Holland American line, for a 50-day cruise to South America. The cruise will take them through the Panama Canal with stopovers in many historical cities on the west coast of the South American continent. They will return to the states by March 29.

Mr. and Mrs. Windle F. Jarvis are the parents of a daughter, Kathleen Mary. Mr. Jarvis is secretary-manager of Detroit Assn. of Insurance Agents.

Arnold Huppert, prominent local agent of Livingston, Mont., and famed for many years as editor of "Tags", the publication of Montana Assn. of Insurance Agents, and secretary of that organization was severely injured, and J. M. Ashmore, his business associate, was less seriously hurt in a three-car smash-up near East Helena. Four persons in the two other cars were killed. Those two cars smashed up and the Huppert car, which was closely behind, crashed into the wreckage of the other two. Mr. Huppert underwent surgery at St. Peter's hospital. He suffered a dislocated hip, scalp injuries and sprained ankle.

Mr. Huppert for several years carried on a sprightly and provocative editorial policy on "Tags" and that publication got nationwide attention. He was ousted last year as editor in a controversy with the Montana president.

STOCKS

By H. W. Cornelius, Bacon, Whipple & Co., 135 So. La Salle St., Chicago, Jan. 16, 1950

	Par Div	Bid	Asked
Aetna Casualty	3.00	93 1/2	95
Aetna Fire	2.20*	58 1/2	60
Aetna Life	2.50	79 1/2	81
American Alliance	1.20*	25	26
American Auto	2.00	53 1/2	Bid
American Casualty	.80	15	16
American (N. J.)	.90	21	22
American Surety	2.50	58 1/2	60
Boston	2.40	65 1/2	67
Camden Fire	1.15*	22 1/2	23 1/2
Continental Casualty	2.50*	64	65 1/2
Fire Association	2.50	73	75
Fireman's Fund	2.60	93 1/2	95 1/2
Firemen's (N. J.)	.60	20	21
Glens Falls	2.20*	51 1/2	53
Globe & Republic	.60	12	13
Great Amer. Fire	1.30*	32	33 1/2
Hanover Fire	1.60	35 1/2	37
Hartford Fire	3.00	114	116
Home (N. Y.)	1.60	34	35
Ins. Co. of North Am.	3.50*	105 1/2	107
Maryland Casualty	.75*	18 1/2	19 1/2
Mass. Bonding	1.60	30	31 1/2
National Casualty	1.50*	29 1/2	31 1/2
National Fire	2.50*	58 1/2	60 1/2
Natl. Union Fire	1.40	37 1/2	39
New Amsterdam Cas.	1.30	40	42
New Hampshire	2.00	44 1/2	46 1/2
North River	1.20	26 1/2	28
Ohio Casualty	1.20	53 1/2	Bid
Phoenix, Conn.	3.00*	100	103
Prov. Wash.	1.50*	35 1/2	37
St. Paul F. & M.	2.60	103	106
Security, Conn.	1.60	36 1/2	38
Springfield F. & M.	1.90	47	48 1/2
Standard Accident	1.45	37 1/2	38 1/2
Travelers	12.00	418	425
U. S. F. & G.	2.00	50 1/2	53
U. S. Fire	2.00	69	71

*Includes extras.

Honor Pierce's 50 Years at F.I.A. Veterans Rally

Members of Factory Insurance Association's Pioneers Club at the annual meeting at Hartford honored C. W. Pierce, president of F.I.A., who last week celebrated his 50th year in the insurance business. He was presented with a camera by W. H. Forristall, vice-president.

New club officers elected are W. M. Jones, president; C. R. Wilcox, vice-president and Blanche B. King secretary.

Besides Mr. Pierce, the honorary members attending were F. D. Ross, vice-president and J. H. Germain, vice-president and manager, who also served as master of ceremonies. The Pioneers Club is composed of 56 members in the F.I.A. eastern regional office with 25 years or more with the company.

East St. Louis Agents Elect

EAST ST. LOUIS, ILL.—Stephen D. Sexton, Jr., was elected president of East St. Louis Insurance Bureau at its annual meeting. He succeeds Robert F. Salvage.

Vice-president is James F. Galvin, Jr.; treasurer, Clarence Rogers, and secretary, Jack Murphy.

Gregory Springfield Speaks

SPRINGFIELD, MO.—B. G. Gregory, executive secretary of Missouri Assn. of Insurance Agents and manager of Insurance Board of St. Louis, will speak on "Mutual Competition" at a dinner meeting of Springfield Assn. of Insurance Agents Jan. 23.

The Neil E. Wood adjustment firm of St. Louis has moved to larger quarters 701-3 Pierce building.

PERSONAL SIDE OF THE BUSINESS

J. Doyle DeWitt, assistant to the president of Travelers, and Millard Bartels, vice-president and general counsel of that company, have been elected directors of Travelers Bank & Trust Co. of Hartford.

Charles J. Komaiko of S. B. Komaiko & Co. agency of Chicago has been named by the Democrats as a candidate for Congress in the 12th district which embraces the north side of Chicago. Mr. Komaiko, an attorney, was defeated in the state senatorial race two years ago.

John F. Cantwell, Youngstown local agent, who is speaker of the Ohio house of representatives, has announced his

candidacy for the Democratic nomination for lieutenant-governor of Ohio. State Senators Tom V. Moorehead, Zanesville, and Fred L. Adams, Bowling Green, Republicans and insurance men, will seek reelection.

Hugh L. Mehorter, state agent in southern New Jersey for Crum & Forsythe, has been named to the assembly insurance committee in New Jersey.

Leon McGilton, American, Nashville, secretary of Tennessee Fire Prevention Assn., was the main speaker at a meeting of Knoxville Wholesale Credit Men's Assn. on "Fire Prevention Through Inspections of Commercial and Public Buildings." Wesley Mantz,

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DEATHS

HARRY M. ABERNETHY, 59, Cook county production manager for Glens Falls group, died of a heart attack as he prepared to take his car out of the garage at his home in Oak Park, Ill. Mr. Abernethy entered the business at Chicago with the Critchell-Miller agency and then went with Marsh & McLennan. He became Cook county special agent for Phoenix of Hartford and went with Glens Falls in 1929. He was in the western Michigan field for Glens Falls Indemnity for some years, became field supervisor for Cook county in 1942 and then was made production manager.

FERNANDO C. PARKER, 76, former chief examiner of the Michigan department and a long-time member of the examining staff, died at Detroit. He had retired from active service in 1945 after having served in the insurance department since 1921 and having been a state employee since 1905.

EDWIN G. MERRILL, 76, retired chairman of Bank of New York and Fifth Avenue Bank, died in New York City. He was chairman of the U. S. board of Atlas Assurance and was in 1920-22 the last president of New York Life Insurance & Trust Co.

JOHN P. KEARNS, 78, president of State Bank of Townsend, Mont. and local agent there, died suddenly.

MISS ELLA J. KESSENER, for many years secretary of the Kessener Bros. agency, Lafayette, Ind., died from a heart attack. At the death of her brother, Jacob, she took over the business and operated it until she retired in 1948.

DAVID MILLS ROGERS, 52, branch manager of Indiana Rating Bureau at South Bend, died from a heart attack.

HENRY R. SLAGLE, 60, underwriter of Great American Indemnity for 20 years at the head office, died in Queens, New York.

WILSON ENGEL, 54, president of the Bauman & Engel and Pioneer agencies at Minneapolis, died. Mr. Engel was a graduate of the University of Minnesota. He started in the business with Northwestern National Life and later was with Sun Life of Canada before going into the agency business.

CHARLES F. GOODALE, 37, assistant vice-president and assistant general counsel of American Mutual Liability, died at his home at Wayland, Mass.

Finance Policing Urged

CHARLOTTE, N. C.—Commissioner Cheek, in addressing North Carolina Assn. of Finance Companies, proposed that the finance company business in North Carolina be policed to eliminate unethical practices, including failure to acquaint the borrower with the amount of insurance he is purchasing, requiring the borrower to take out various types of insurance called "absolutely necessary" to his loan, and failure to show the borrower a breakdown of the charges.

He called on the organization to appoint a special committee to work with the insurance department for a program to bring "borderline institutions" into line.

Study Rural Protection

RALEIGH, N. C.—S. Linton Smith of Raleigh, who is president of American Assn. of Managing General Agents, and Sherwood Brockwell, state fire marshal and deputy commissioner, have been appointed by Governor Scott on a nine-member committee to study rural fire protection in North Carolina.

The committee was named at the request of North Carolina Assn. of Fire Chiefs after a conference here in December. It will help develop a plan for town and city fire departments to extend their protection to rural sections in return for financial contributions from the areas to be served. It will also suggest legislation for putting the plan into effect.

F.U.A.P. Courses Start

SAN FRANCISCO—The spring semester courses conducted by Fire Underwriters Assn. of the Pacific, with

the assistance and cooperation of the extension division of University of California, start Jan. 30.

Courses and instructors are: Office procedure and orientation, John H. Martin, Standard Forms Bureau; fire insurance II, William B. Nute, Balfour, Guthrie & Co.; casualty II, Philip C. Huer, Fireman's Fund; tariff rules and rating, Kenneth A. Bailey, Security; inland marine, Robert E. Cathcart, Commercial Union; practical insurance accounting, R. B. Rutherford, Crum & Forster.

In addition Insurance Accountants Assn. is sponsoring a series of 12 lectures as an "advanced seminar in insurance accounting," to be given weekly starting March 2.

Up and Up She Goes

A bill has been introduced in the lower house of the New York legislature to extend the temporary disability benefits law to employees of small firms and to extend the benefits to 26 weeks from the original period of 13, to reduce employee contributions and include pregnancy benefits.

Allstate Housewarming

The Allstate companies have scheduled an open house Feb. 1 to celebrate the formal opening of their offices in the new Allstate Insurance Co. building. This is at 3245 West Arthington street, Chicago, which is contiguous to the main Sears, Roebuck & Co. plant. Allstate is a Sears, Roebuck subsidiary.

Safety Awards at Bronxville

At a meeting at Bronxville, N. Y., of Westchester County Assn. of Insurance Agents Thursday, T. N. Boate of Assn. of Casualty & Surety Companies was scheduled to present four national awards for safety to the group. J. A. Newmann of Jamaica, L. I., executive vice-president of the state association, will discuss the disability law.

Mitchell Augusta G.A.B. Manager

John E. Mitchell, Jr., senior adjuster at Huntsville, Ala., for General Adjustment Bureau, has been advanced to manager at Augusta, Ga. He succeeds Charles I. Mell, who has gone into the local agency business at Augusta. Mr. Mitchell has been with G.A.B. since 1939 at Montgomery and Huntsville.

Martin Lewis, Towner Rating Bureau, and general manager Surety Assn. of America, spent a day or two at Washington early this week on a mission described as outside government contact work. Among others, he saw William Dean, Bureau of Contract Information, and Howard Starling, Assn. of Casualty & Surety Companies. Mr. Lewis was reported there for a meeting on a bond form.

Convention Dates

Feb. 14-15, Zone 5 of N.A.I.C., Fontenelle Hotel, Omaha.

Feb. 22-24, Michigan agents, midyear, Book-Cadillac Hotel, Detroit.

March 6, Pittsburgh Insurance Day, William Penn Hotel.

March 12-14, National Assn. of Insurance Agents Eastern Territorial Conference, Copley Plaza Hotel, Boston.

March 16-17, Minnesota Agents, midyear, St. Paul Hotel, St. Paul.

March 16-18, National Assn. of Insurance Agents, Southern Territorial Conference, Buena Vista Hotel, Biloxi, Miss.

March 20-21, National Assn. of Surety Bond Producers, Waldorf-Astoria, New York.

March 24-25, National Assn. of Insurance Agents, Rocky Mountain Territorial Conference, Broadmoor Hotel, Colorado Springs.

March 27-30, Midwest territorial conference of N.A.I.A. and meeting of N.A. I.A. National State Directors, Statler Hotel, St. Louis.

April 17-18, National Assn. of Insurance Agents, Far West Agents Conference, St. Francis Hotel, San Francisco.

April 25-26, Western Underwriters Assn., White Sulphur Springs, W. Va.

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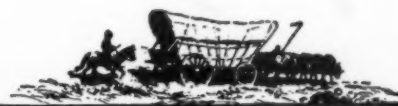
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Am. Motorists Wins Fight on Mich. Boiler Cover

LANSING—Michigan's state administrative board has awarded the controversial boiler insurance contract to American Motorists, which had not figured in previous bickerings over placing the business.

The board has been arguing the matter at nearly every session for the past four months and the issue engendered wide publicity about a month ago when Walter B. Cary, Michigan Insurance Agency, Detroit, offered the low bid for Columbia Casualty on the basis of a list of boiler properties from which he said he had eliminated some 52 units because they actually were not in service. Subsequently, Robert F. Steadman, state controller, revealed that the list of units, supplied by Travelers which has been carrying the line, was only "advisory" and that an audit before settlement of the premium account would have prevented any loss to the state for premium payments on out-of-use or non-existent boilers. The board then rejected all bids and asked new ones.

Travelers' bid Tuesday was called by Gov. Williams the second best proposal offered. Four bids had been recommended for consideration by a special board committee but American Motorists was not one of them, although its affiliated company, Lumbermen's Mutual Casualty, was. Others were Hartford Steam Boiler and Columbia Casualty.

Murl K. Aten, auditor general, favored Mr. Cary's bid on the ground that he had been "most alert" in checking the original bid specifications. On the final vote to award the three-year contract, he withheld his vote as the other seven board members gave their preference to American Motorists.

Williams claimed that Columbia Casualty had fewest inspectors and Hartford the most. He said cancellation of the Travelers contract would cost the state \$2,325 but 20% dividend of American Motorists would effect a savings of \$3,175. On a uniform rate basis, all of the bids would approximate \$27,500 for the three-year coverage.

Mr. Cary, who had divulged to D. Hale Brake, state treasurer, his intention to turn over the commission, approximately \$3,000, to Michigan Assn. of Insurance Agents, which he formerly headed, said after losing the award that he would consult counsel as to advisability of contesting the board's action. He pointed out that the statute bars quotation of anticipated dividends in connection with insurance bids at uniform rates.

American Guarantee & Liability entered the only other bid under which the association was scheduled to receive the commission to have been used for the organization's educational program.

Mr. Cary charged that James S. Kemper of L.M.C., former treasurer of the Republican national committee, had contacted Republican board members in behalf of his carriers' bids through Arthur Summerfield, Flint, Michigan Republican national committeeman. Despite this effort, Mr. Cary said, five Republican members of the board had pledged themselves at a caucus prior to the board meeting to award the business to Columbia Casualty. On a vote, however, Fred M. Alger, Jr., Republican secretary of state, broke party ranks to join the Democratic members in blocking the award to Cary. Mr. Cary insisted to the last that his bid was technically lowest and would have proved so actually. He said his service facilities were superior and noted that his agency writes the largest volume of any in the state of this class of business.

Hits Government Bond Fund Proposal in Hoover Report

In his report at the annual meeting of Cincinnati Fire Underwriters Assn. last week, President Arthur M. O'Connell pointed out that an obscure and unpublicized portion of the Hoover report on federal economy recommends a monopolistic federal fidelity insurance fund for government employees who are required to be bonded. He urged insurance men to keep this in mind as a strong reservation when asked to endorse the Hoover report.

R. F. Foltz, H. P. Sweeney and T. T. Bryant were elected to the governing committee for a two year term. The committee will elect officers in the near future.

The Hoover report states that 538,000 government employees are required to be bonded at their own expense and pay more than \$2 million in premiums. Despite the aggregate amount of this business, Mr. O'Connell said that abolishing it would not work a hardship on any individual agent, since most such bonds take a \$3.75 premium. However, he said, the principle of the government going into a business which is adequately served by private industry is important and insurance men should not forget it. If this recommendation should ever be adopted, it would be an easy step to extend this fund to contract and other bonds now required by the government. This hidden part of the report, Mr. O'Connell said, is an excellent example of how insurance men never know where the next threat to private business may appear and it shows the need for constant vigilance. He repeated the remarks he made on a number of past occasions that the private insurance business is dependent upon law-making bodies for its existence and could be wiped out over night if insurance men relax their vigilance.

Leeds Bronson, Hamilton, past president Ohio Assn. of Insurance Agents, took a bow. Committee reports were made by Herman Schottenfels, educational; T. W. Earls, golf, and Mr. Bryant, conference and fire prevention. W. R. Dignan introduced W. B. Hardy, New England Mutual Life, who spoke on pension plans.

Provident L. & A. Writes 12,500 Tenn. Employees

The state of Tennessee has selected Provident Life & Accident over 12 other bidders to cover 12,500 state employees for group life, medical and hospital. J. Walter Bishop, Jr. general agent for Northwestern National at Chattanooga, is the agent. The plan is paid for entirely by the employees and includes \$1,000 life insurance, \$246 maximum hospital benefits for each confinement and surgery fees for employees and dependents as provided for under the new Tennessee Medical Assn. schedule.

Maryland Bonds Healy

Maryland Casualty is the originating company on a performance bond in the amount of 100 per cent of the contract price for Healy Bros. of Chicago, successful bidders for construction of the north shore intercepting sewer, contract No. 8, of Sanitary District of Chicago. Contract price is \$1,484,948.

Chicago Accountants Dinner

James Walsh and T. J. McMurphy of the Illinois division of unemployment compensation are speaking at the dinner meeting of Chicago Insurance Accountants Assn. Thursday.

\$5 MILLION COVER

Brinks Loss Sets Record as Largest U. S. Cash Robbery

Five million coverage on armored cars and substantially more than that on depots was reportedly carried by Brinks, Inc., in Commercial Union with reinsurance in London Lloyds so that the robbery of waterfront depot of the armored express company in Boston Tuesday is considered fully insured. Basic three D coverage of \$150,000 is carried in National Surety plus holdup contract on Brink's own money. The loss is said to be the largest cash robbery in the U. S. in history. Joyce & Co. of Chicago handles the line.

The seven armed bandits who accomplished the robbery in 20 minutes just after 7 p.m. Tuesday wore Halloween masks. They moved quietly through six doors equipped with buzzers, apparently using a pass key or a confederate. The employees in the vault room were bound and gagged and the robbers escaped with all the money they could carry.

Apparently Brinks at this stage has no way of making a close estimate of the amount of the loss. Newspaper estimates run from \$1 million to \$1½ million, but Brinks and Joyce & Co. decline to name any figure until a more thorough investigation is completed.

Hartford A. & I. Attains New Peak

Hartford Accident wrote a total of \$115,018,513 in premiums in 1949. This was an increase of 5.42% over 1948 and was the largest volume of business ever written. Casualty lines showed an increase of 6.59%. Surety bond business gained 16.87%. Fidelity volume decreased 36.09% due to the renewal of a large volume of these bonds for a three-year period in 1948.

Personal accident volume was up 2.31%; health 18.98%; group A. & H. 26.87%; auto liability 10.94%; auto P.D. 16.12%; auto collision 14.3%; other liability 9.93%; other P.D. and collision 17.07%; glass 25.50; burglary 7.31. Compensation premiums decreased 6.06%.

Figures on N. J. TDB Plans

Approved insured private TDB plans in New Jersey covered 680,182 employees under 15,015 plans as of Jan. 1, according to the New Jersey bureau of disability benefits. Another 778 plans, including self-insured, union agreement and existing types, covered 169,452 employees, about two-thirds of them under self-insured plans.

Seek Rate Probe in N. Y.

Assemblyman Peck of the Bronx, a Democrat, has introduced a resolution in the New York legislature calling for a joint legislative committee equipped with \$25,000 to investigate rates and practices in life, fire and liability insurance. He called rates "excessive and intolerable."

Bricker Is Scheduled

COLUMBUS, O. — U. S. Senator Bricker is the speaker at the annual banquet of Insurance Society of Ohio State University Friday. Guests will include Columbus insurance men and officials of O. S. U. business.

The insurance society, recently organized, is made up of commerce college students who are majoring in insurance. Morgan Gallagher, Springfield, O., is president. Faculty adviser is Edwin S. Overman.

Countrywide Cut in Liability Lines Around Corner

T. O. Carlson Reveals National Pattern at N. C. Hearing

RALEIGH—Countrywide reductions in liability lines should be approved within a week or 10 days but, due to technical details in printing and distributing manual changes, the new low rates probably won't be effective until April, a spokesman for National Bureau of Casualty Underwriters said here at a public hearing on the proposals filed with the North Carolina department.

Reductions proposed in most lines, according to Thomas O. Carlson, actuary for the bureau, are the same for North Carolina as for the remainder of the country with the exception of New York, which is considered separately in most filings. However, for manufacturers and contractors B. I. liability, North Carolina is linked with South Carolina and Tennessee for rate making purposes. A 16% reduction in this line is proposed for the three states. Previously, the three had been considered with Florida, Georgia, Kentucky and Ohio, which now will form another territory, and with Nebraska, which will be considered separately.

No Opposition to Proposals

No opposition developed at a 75-minute public hearing on the proposals. Actually, support came from S. G. Ostot of Raleigh, speaking for the conference committee of North Carolina Assn. of Insurance Agents, who said his group supported the revisions if they were determined to be actuarially sound even though the reductions would affect agent income.

The reductions on a countrywide basis call for reductions of 19.4% B.I. and 25% P.D. in O.L.&T.; 25% B.I. and 33 1/3% P.D. for contractual liability; and 25% B.I. and P.D. for owners or contractors protective liability.

Mr. Carlson said the discount for policies written on a three-year basis would be cut from 12½% to 10% to bring this jurisdiction into line with others in the country. Also, it is proposed to change the annual installments on these policies from a 40-30-30 basis to equal installments.

Based on 1946 Experience Tables

Rate changes proposed are based on 1946 experience tables, he said. An unprecedented postwar premium volume was credited with delaying the assembly of later tables.

Twenty-two persons attended the hearing. Out-of-state insurance representatives present were Frank Harwayne, also with National Bureau; D. G. Tapley of Bloomington, State Farm Mutual Auto; J. M. Muir, Mutual Insurance Rating Bureau; R. W. Griffith, Farm Bureau Mutual Auto; D. D. Funk of Norfolk, Va., American Mutual Alliance, and Philip T. Morehouse, Surety Assn. of America.

Government Employees directors have declared a semi-annual dividend of 50 cents per share on outstanding stock, payable Jan. 31 to stock of record Jan. 25.

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LANSING, MICHIGAN

4 Mass. Companies Protest Auto Flat Rate Petition

Validity of the initiative petition calling for a state-wide flat rate on compulsory automobile insurance in Massachusetts has been questioned by officials of four domestic companies on the grounds that there are insufficient signatures and that proper affidavits have not been filed. The action follows extensive examination of the petition by hand-writing experts.

The petition, which would call for a referendum on the 1950 ballot to do away with rating by cities of liability insurance, had 34,034 signatures. The state constitution calls for a minimum of 20,000.

The protest, which places the question before the state ballot law commission, was filed by Joseph H. Forest, vice-president of Liberty Mutual; Frederick A. Moeller, vice-president of American Mutual Liability; Frank J. Carey, secretary of American Employers, and H. J. Aldrich, vice-president of Massachusetts Bonding.

Change P. W. Coast Setup

LOS ANGELES—Providence Washington, due to reinsurance treaties newly entered into, has changed its southern California setup and has created an engineering and production unit, with headquarters here. Russell C. Edgerton, who has been state agent, has been appointed head of the new unit, with jurisdiction over southern California and Nevada. Fred Radcliffe, special agent at San Diego, has been appointed supervisor of the Los Angeles office. Robert Baer, special agent, has been transferred to San Diego, covering San Diego and Imperial counties.

Special Agent T. Edmund Roberts has been transferred from Los Angeles to the Pacific Coast head offices at San Francisco as field superintendent and Douglas A. Nutt has been named marine superintendent in Los Angeles.

Cincinnati Reelects

CINCINNATI—Arthur M. O'Connell, president and other officers were reelected at the organization meeting of Cincinnati Fire Underwriters Assn's. board. The officers will be installed at a meeting Feb. 9.

New Carpenter & Baker Head

J. H. Beebe has been elected president of Carpenter & Baker, marine management and general agency firm in New York City, succeeding the late J. W. Baker, who was killed in a plane crash at Washington, D. C.

To Honor George Kendall in Golden-Anniversary Drive

Celebrating the completion by its president, George R. Kendall, of 50 years in the insurance business, Washington National has designated Jan. 27-March 25 as "50 golden production days," during which all new business written will be dedicated to him.

Mr. Kendall started in insurance at 17 on Jan. 1, 1900, in Prudential's Louisville agency.

Washington National has had the unusual record of celebrating the golden anniversaries of both its chairman, H. R. Kendall, in 1943, and its president, G. R. Kendall. Under their leadership Washington National has grown from a company with \$517 of assets in 1911 to over \$120 million in 1950. This year life insurance in force will exceed \$575 million and total income will be some \$40 million. It is the fifth largest stock A. & H. company.

Cal. Brokers Discuss Charges Against State Fund

Gardiner Johnson, San Francisco attorney, and Joseph H. Miller of the brokers' group are the speakers at the Jan. 19 annual luncheon meeting of Insurance Brokers Exchange of California. General theme of the meeting is an airing of the exchange's recently published charges of unethical conduct on the part of the state compensation insurance fund.

The title of Mr. Johnson's address is "California—Friend or Foe of Business?" Mr. Miller's address is "Workmen's Compensation Insurance—State Fund vs. Private Enterprise." Attendance is expected to be about 450.

On Jan. 5 the exchange charged the state fund with the use of misleading statements in the solicitation of compensation business; of defaming private enterprise and private insurance companies, brokers and agents; and with attempting to eliminate competition by private enterprise.

Plan N. Y. Legal Meet

The insurance law action of New York Bar Assn. will hold its annual meeting in connection with the state convention Jan. 26 at the Waldorf-Astoria hotel, New York. Thomas Watters, Jr., is chairman.

Talks will be given by Harry G. Waltner, Jr., Standard Oil Co., on "The New York Disability Benefits Act"; Wayne Van Orman, New York, on "The Future of the Loan Receipt in New York," and by Gerald P. Hayes, president Wisconsin Bar Assn., on "The Practical Working of a Comparative Negligence Statute."

Greetings from the state will be given by Superintendent Dineen and by Mary H. Donlon, chairman of the state workmen's compensation board.

National Surety Men in Wis.

Ellis H. Carson, president of National Surety, and Sherman G. Drake, vice-president, visited the Milwaukee office, of which Frank D. Madden is manager, and went from there to Madison, where they were guests at a luncheon given by Reitan-Lerdhal & Co., general agents.

Cut Captions Reversed

In the picture of three new Fidelity & Casualty managers published last week, the names unfortunately were reversed. The picture on the left was that of C. L. Crum, instead of E. C. Kottmeier as indicated. Mr. Kottmeier's picture was on the right.

J. Davis Ewell, Jr., who has been with Gibson, Moore & Sutton for a number of years, has established his own agency in State Planters Bank building at Richmond.

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60 Bank Holdups, 26 Robberies in 1949

There were 60 successful hold-ups and 26 successful burglaries against banks in the year ending Aug. 31, 1949, according to statistics of the insurance and protective committee of American Bankers Assn.

Among the burglaries were two successful attacks on night depository safes, with losses of \$16,000, and five thefts which were accomplished by "fishing" deposits out of the street openings of night depository chutes. Losses in this classification totaled \$31,108.

The robbery figure is an increase of two over the total in 1948, while the burglary figure remains the same.

Simmonds & Co. Publishes Petroleum Safety Book

Publication of a comprehensive manual of refinery safety information has been announced by Fred O. Clark, president of John G. Simmonds & Co., oil insurance underwriters of New York. Entitled "Safety in the Petroleum Refining and Related Industries," the book comprises approximately 425 pages containing 238 photographs, charts, flow diagrams and other illustrations. The book was prepared for Simmonds & Co. by George Armistead, Jr., consulting chemical engineer of Washington, D. C.

Simmonds & Co. has felt that the problems in fire and explosion prevention in the petroleum and related industries justified some compilation of industry-wide data on accepted practices, equipment standards, inspection methods and other features which are vital to safe operation, Mr. Clark said. The book is designed to be useful to the widest number of persons in petroleum refining and related industries, but it is not the basis of any insurance rating schedule.

The first chapter relates to general safety policies and the cost of maintaining maximum safety, both with regard to investment and continuing costs. It is estimated that the continuing cost of activities chargeable to safety, but actually including some items normally incurred for maintenance purposes, is of the order of 5 per cent of total operating costs of the typical refinery.

Tabulations in the appendix show detailed properties of 323 flammable liquids, vapors and solids, and of 115 common hazardous chemicals, and there are 24 pages of tabulation of allowable operating pressures for various sizes of piping and heater tubes under a wide range of temperatures and thickness.

Install New L. A. Officers

LOS ANGELES—Dr. Glen Davies spoke before A. & H. Managers Club of Los Angeles on "Socialized Medicine as Practiced in England." His observa-

Elected Trustee



Col. H. P. Dunham

Col. Howard P. Dunham, vice-president of the American Surety group, has been elected a trustee of American Surety. He joined the group in 1935 as vice-president in charge of public relations. He was formerly Connecticut commissioner.

tions came from personal experience under this plan, although he now is on the staff of the Santa Monica hospital. He predicted that if the labor government is returned to power in the February election insurance will be nationalized.

Walter E. Mast, past president of the club, installed the new officers: President, A. D. Foster, Hartford Accident; vice-president, Harvey C. French, Glens Falls Indemnity, and secretary, Milton L. Rose, Massachusetts Protective. Following the installation President Foster named W. E. Lebby, Massachusetts

Indemnity, and George Howell, Preferred Accident, as directors.

The club adopted a resolution to be sent to Governor Warren to have introduced into and passed by the interim session of the legislature a bill that will give the insurance department of supervision over the hospitalization organizations that are not under such supervision and which have been dis-serving the public.

George W. Blossom, Jr., president of Fred S. James & Co., and Hermon

D. Smith, executive vice-president of Marsh & McLennan, have been elected as directors of the Chicago Assn. of Commerce.

Mercer of Md., Not of Mo.

Due to a typographical error, the biographical data in the story reporting the election of Beverly H. Mercer as president of Fidelity & Deposit, gave his birthplace as Ellicott City, Mo. Of course, Marylanders immediately detected this error, as Ellicott City is in their state.

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CHANGES IN CASUALTY FIELD

Aetna Names H. M. Richter Grand Rapids Manager

The Grand Rapids service office of Aetna Casualty has been elevated to the status of a full company office. The branch has been under the direction of the Detroit office. Detroit will continue to supervise eastern Michigan, and Grand Rapids will supervise the western part of the state.

Harold M. Richter, who has been superintendent of agents at Syracuse,

has been named manager at Grand Rapids. Mr. Richter joined Aetna shortly after his graduation from Michigan State College in 1936. He served as field representative in Wheeling and Harrisburg. During the war, he was in the army for three years. He was appointed superintendent of agents in Syracuse in 1947.

H. J. Van Merris will continue as superintendent of the underwriting department at Grand Rapids; A. F. Harwood, Jr., who has been superintendent of the bond department, will continue,

and Ray C. Redman, Jr., who has been assistant cashier at Los Angeles, will become cashier at Grand Rapids.

Cosby to Travelers Home Office Post

George H. Cosby, Jr., who has been casualty-surety manager at Pittsburgh for Travelers, has been promoted to assistant superintendent of agencies in the casualty-surety department at the head office. He has been a Travelers man since 1924 when he started in the claim department at Richmond. Two years later, after attending home office training school, he became field assistant at Charlotte, N. C., later was promoted to assistant manager there, and in 1931 was transferred to Richmond as assistant manager. He became manager at Atlanta in 1939. He had a distinguished war record and has been Pittsburgh manager for Travelers for the past two years. He was released from active service in the army as a colonel and in 1947 was promoted to brigadier general in the organized reserve corps. He is a graduate of V.M.I.



G. H. Cosby, Jr.

Three Named to H.O. Posts by Dearborn National

Merrill M. Roberts has been named underwriting manager; Louis G. Hiller claim manager, and Edward W. Funk general adjuster at the home office of Dearborn National.

Mr. Roberts has been in underwriting capacities with various companies in the middle west for 15 years. Mr. Hiller has 29 years of claim experience with Fidelity & Casualty and Continental Casualty. Mr. Funk had charge of fire and inland marine losses at Detroit for Travelers for 10 years.

Ward Newark Claim Head

E. R. Walsh, manager at Newark for Eureka Casualty, has appointed Raymond J. Ward manager of the claims department. He succeeds Peter J. Croce, resigned.

Mr. Ward has had wide experience in claims work with Zurich, Allstate and Hardware Indemnity.

Thorne Nat'l Surety Chicago Head; Nietschmann Retires

John W. Thorne, Jr., who has been with National Surety his entire business career, has been appointed manager at Chicago succeeding B. J. Nietschmann who is retiring Feb. 1. Mr. Thorne joined the company in 1942 and graduated from its home office training school. Later that year he was assigned to Chicago as a special agent and became assistant manager in 1944.

Mr. Nietschmann has had a long career in the Chicago area. He joined Joyce & Co. of Chicago in 1917 and went to Milwaukee in 1920 as manager of the Joyce Wisconsin agency. In 1930 National Surety purchased the Joyce Wisconsin agency business and Mr. Nietschmann was appointed manager of the branch which the company had opened there. In 1934 he returned to Chicago to open the National Surety branch there and has been manager since.

Mr. Nietschmann got into the insurance business through the railroad route. He was with the Chicago & Northwestern Railway Co. from 1898 to 1903 and from then until 1918 he was with Chicago, Rock Island & Pacific at Chicago. During the latter years of that period he was city passenger agent at Chicago. When the government took over the railroads in the first war, large shippers were required to post freight charge bonds and Mr. Nietschmann went with Joyce & Co. to sell these bonds.

Mr. Nietschmann is the immediate past president of Surety Underwriters Assn. of Chicago and he is also a past president of the Milwaukee surety association. A son, B. J. Nietschmann, Jr., is a surety underwriter with American Indemnity at Galveston.

At a recent office party, Mr. Nietschmann was presented with a handsome television set.

A group of surety company men and agents at Chicago are arranging a testimonial dinner for Mr. Nietschmann Feb. 9 at the Blackstone hotel. The committee on arrangements is headed by W. H. Hansmann, vice-president of Fidelity & Deposit. Other members are Mr. Thorne; Edmond Madden, Maryland Casualty; E. J. Moroney, U. S. F. & G. and president of Surety Underwriters Assn. of Chicago and Emile Dantonet of John Vaghten & Co.

Employers Group Names Stone to Head Agency Dept.

Henry S. Stone has been appointed superintendent of the home office agency department of Employers Liability having responsibility for all agency and production work for the three Employers companies.

Mr. Stone will be directly assisted by four territorial supervisors—Clarence A. Reynolds, James M. Stewart, Philip F. Dwyer, and Robert C. Lee.

Earl C. Trefry, as production supervisor, will work with Mr. Stone.

Insurance His Main Task

Ralph A. Bramhall, vice-president of First Portland National Bank of Portland, Me., in charge of the trust department, will now devote his full time to his work as president of Maine Bonding & Casualty.

Named by American Cas

Richard A. Toline has joined American Casualty as special agent in western Illinois and eastern Iowa. He is a graduate of Waynesburg College. Mr. Toline has been for some time with American States as an adjuster. Earl J. Freeman,

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who has been with the home office underwriting department, has been assigned to Columbia, S. C., as special agent.

West Now V.-P. of Ohio Farm Bureau Group

W. E. West, treasurer of the Ohio Farm Bureau companies since 1946, has been elected vice-president and treasurer. Mr. West joined the companies in 1928 as head of the accounting department. In 1930, he was named assistant to the treasurer and 10 years later was elected assistant treasurer.

Kennedy Philadelphia Claim Head for American Group

American group has appointed Stanley L. Kennedy as casualty claim manager at Philadelphia, succeeding William D. Coakley, resigned.

Mr. Kennedy was with Royal Indemnity for more than 17 years as a field man and subsequently in the legal and claim departments. In 1944 he left Royal for the private practice of law, returning to insurance in 1946 with American group at the home office.

Brown Takes Dallas Post

Matthew Brown has been named district underwriting manager at Dallas for American Fidelity & Casualty and Markel Service of Richmond, to succeed Clyde M. Lucky, retired.

Mr. Brown has been with the companies since 1936 after he was graduated from University of Virginia. He was made assistant underwriting manager at Dallas upon his release from the navy in 1946.

Young Named at Fresno

Edwin S. Young has been appointed special agent for Home Indemnity at Fresno, Cal., with headquarters at 520 Brix building.

New Status for Okla. Office

The Oklahoma City service office of American Casualty has been converted to a fully staffed branch office under the direction of A. E. Brookes.

The office occupies new quarters at 701 Perrine building.

Russell Irvin has been transferred from the home office to take charge of underwriting in Oklahoma City. Ingram R. Henry, Jr., will continue as claims manager.

Burnam Resigns as V.-P.

Donald C. Burnam has resigned as vice-president of United Pacific of Tacoma.

After graduation from the University of Washington, he started with the old Automobile Owners Inter-Insurance Assn. in 1923, in the claims department. United Pacific reinsured that carrier in 1928 and Mr. Burnam had been with the company since that time.

Panella to United Pacific

Antony B. Panella has resigned as head of the surety bond department of General Casualty of Seattle at the home office and has joined United Pacific as associate manager of the northwest surety bond department. He is associated there with Thomas G. Hammond, executive vice-president of United Pacific in charge of the bond department. J. J. McNamara has succeeded Mr. Panella as head of the surety department of General Casualty.

R. W. Reppert has resigned as manager of the casualty department of George C. Newell Co., Seattle general agents.

Harold P. Rheinhold, Detroit manager of U. S. F. & G., spoke on "Legal Liability—What Does It Mean?" at the January meeting of Insurance Women's Club of Detroit.

SURETY

Western Surety Unifies Bond Apps in Single Form

Western Surety has attracted considerable attention with its new single application form for all types of fidelity and surety bonds, except blanket fidelity. A single order blank has also been put into use in place of an application where the applicant is personally known to the agent.

John C. Cotton Seattle Surety Association Chief

John C. Cotton, Great American Indemnity, will be installed as president of Surety Underwriters Assn. of Seattle at the annual banquet Jan. 26. Mr. Cotton succeeds John A. Hodson of American Surety.

Other new officers are Guertin Carroll, American Bonding, vice-president, and Gerald L. Perry, Hartford Accident, who will begin his 11th term as secretary-treasurer.

Seattle Surety Assn. is the oldest organization of its kind in the United

States. It antedates Surety Assn. of America, with which it is now affiliated.

George W. Allen, president from 1914 to 1922, who is now in work outside of the surety field, will be honored guest at the dinner, and will install the new officers.

Continental Visual Aid

Continental Casualty has gotten out a dishonesty insurance digest for visual presentation to clients of commercial crime coverage needs. It consists of a loose-leaf leather binder which can be folded back to form a slanted display shelf. As the salesman flips the pages he can give his sales talk and highlight it with pictures and graphs.

U. S. Contracts Awarded

United Concrete Pipe Co. and Vinnel Co. jointly have been awarded a contract work near Firebaugh, Cal., on the Central Valley project at \$3,067,484. Maryland Casualty for United Concrete and Hartford Accident for Vinnel will execute the bonds.

Macco Corp. and Puget Sound Bridge & Dredging Co. were awarded a contract at \$1,169,755 for excavation on the Lucky Peak Dam, near Boise, Ida.

Fidelity & Deposit will execute the bonds.

Peter Kiewit Sons Co. was low bidder, with a price of \$1,216,698 on work on the Poudre Supply Canal, Colorado-Big Thompson project. Aetna Casualty is on the bid bond.

Morrison-Knudsen Co. submitted the low bid for improvements at the San Francisco airport at \$2,593,053. Fidelity & Deposit is on the bid bond.

N. Y. Surety Claim Forum

Samuel Gottesman, attorney, discussed court decisions affecting contract bond claims at the January meeting of the Surety Claim Men's Forum, New York. D. H. Thompson, Jr., Great American Indemnity, presided.

Mr. Gottesman emphasized the importance to the surety business of the Munsey Trust case.

At the Jan. 26 meeting of the forum A. J. Brady, Fidelity & Casualty, will preside and present Carl A. Simpson, comptroller of the Bank of New York and Fifth Avenue Bank who will talk on internal control of securities.

Mrs. Helen Barker will continue the operation of the J. Wayne Barker & Co. agency at Nashville. Mr. Barker died following a heart attack Dec. 23.

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ACCIDENT AND HEALTH

Provident L. & A. Offers New Non-Cancellable Line

Provident Life & Accident offers three new non-cancellable A. & H. policies and a new straight accident form with principal sum benefits. The non-cancellable policies are guaranteed renewable to 65 and all are non-aggregate forms containing a six-month recurrent disability clause.

Provident has launched the new line with a campaign providing extra bonuses for non-cancellable business written from Jan. 16 through Feb. 28. Producers are given a sales kit which features a pocket guide outlining the non-cancellable coverages, optional extra benefits, underwriting rules, occupational classifications and the premium rates. The kit also contains copies of the new illustrated application blank which simplifies the presentation of a plan tailored to fit the prospect's needs, as well as specimen policies and samples of several hospital-surgical plans.

The four basic policies can be written with varying waiting periods for both accident and sickness, with accident indemnities ranging from two years to lifetime, with sickness indemnities from one year to 120 months, with four different hospital endorsements, paying from \$5 to \$8 per day, and with the choice of two surgical schedules paying maximum benefits of \$150 and \$250 respectively. All in all, there are 10 different plans available. The company solicits brokerage business on the non-cancellable line and is making its sales materials available through all agencies and branches.

18 Insurers Write Tenn. Doctors' Surgical Plan

Some 18 insurance companies are participating in the prepaid surgical plan sponsored by Tennessee Medical Assn. through which participating physicians have agreed to accept the fees scheduled as payment in full from persons in modest income brackets. For individuals without dependents whose incomes do not exceed \$2,400 per year, and for individuals with dependents whose aggregate family incomes do not exceed \$3,600 per year, the participating physicians agree to accept the surgical fees scheduled as payment in full. Those whose incomes exceed the limits receive the benefits provided by the plan, but the surgeons are not required to accept the fees provided in the schedule as full payment.

Six additional companies have submitted policies for approval. The companies are writing the plan as individual and family policies, payroll deductions and group insurance.

There are more than 1,600 Tennessee doctors enrolled, a high percentage of doctors in the state. The medical association estimates that the economic agreement contained in the plan means that full protection can be provided for at least 70% of the population of the state.

Ostrow Joins Conference

M. Robert Ostrow, recent graduate of Northwestern University, has been added to the staff of H. & A. Underwriters Conference and will assist in varied activities.

He majored in mathematics and economics at Northwestern. He finished his undergraduate work in December and will receive a B.S. degree in June. He spent 1½ years in the navy as a radio technician.

Bert A. Hedges, Kansas manager for Business Men's Assurance, addressed a joint meeting of the Kansas Assn. of A. & H. Underwriters and the Wichita Assn. of Life Underwriters on "Trends in Our Business."

Sales Rally Marks 60th Year of Woodmen Accident

The 60th anniversary of Woodmen Accident was celebrated at the home office at Lincoln with a three-day sales meeting for 40 supervisors, and with two banquets, one honoring Frank P. Clippenger of Beatrice, Neb., who holds a policy issued in 1890, a month after the company was founded at York.

V. J. Skutt, president of Mutual Benefit H. & A., in his address paid tribute to E. J. Faulkner, president of Woodmen Accident, and to Bernard Stone, Nebraska insurance director.

At the business sessions, Mr. Faulkner introduced six new policies.

To Index A. & H. Papers

A special committee has been set up by Bureau of A. & H. Underwriters to file index papers presented at the bureau's annual meetings, underwriting forums and educational seminars for distribution to members. The review will include all committee reports and special studies of the bureau.

Ray L. Hills, Great American Indemnity, is chairman of the committee, which includes Albert E. Haskell, Aetna Life, and John F. Lydon, Ocean Accident.

Bacon Offers 20 Questions

At the January meeting of San Antonio Assn. of A. & H. Underwriters, President W. D. Bacon, Occidental Life, gave a series of 20 questions on a true or false basis. They covered computation of A. & H. benefits, substandard risks, partial disability payments, occupational prorated clause, requirement of information from the applicant for A. & H. insurance, the accidental death benefit, probability of collecting under the accident and sickness clauses in ratio, collection on accident policy, non-occupational accident, borrowing on an A. & H. policy, cancellation clause, monthly instalments in payment of death benefits of accident policy, relation of payments to workmen's compensation, disablement and dismemberment, authority of an agent to waive provisions in policy, assignment of benefits as related to insurable interest, definition of a limited policy, and the mandatory standard provisions.

Lee to Talk at St. Louis

ST. LOUIS—"The Philosophy of Profitable Production of A. & H. Insurance" will be the subject on which Christopher F. Lee, manager of the A. & H. department of Columbian National Life, will address A. & H. Underwriters of St. Louis Jan. 26. Mr. Lee is a member of the executive board of International Assn. of A. & H. Underwriters and chairman of the education committee of H. & A. Underwriters Conference.

Martineau at Buffalo

Walter F. Martineau, executive vice-president of Companion Life and former New York deputy superintendent, addressed a luncheon meeting of the B. F. Helmbrecht agency of Mutual Benefit H. & A. at Buffalo with more than 100 attending.

He said the states have done a remarkable job in supervising insurance and rapped the "concentrated drive by certain congressmen to create federal control."

Time's Leaders Honored

Time of Milwaukee held a dinner-meeting to honor leading agents the past year. David Schwid, Milwaukee, led in annual premium volume and amount of business in force for the sixth consecutive year, and T. C. Calahan, Milwaukee, in volume increase.

based on new business for the second year. Bart S. Jackson and A. A. Robl, both of Oshkosh, held second place.

To Plan Texas Meeting

The executive committee of Texas Assn. of A. & H. Underwriters will meet at San Antonio Jan. 28 to set the date and place of the annual meeting and nominate officers and new executive committee members for the year starting April 1.

Reports will be given on the 1949 sales congresses and plans discussed for publicity at the Detroit convention of the International association for the 1951 convention at Dallas and for co-operation with Texas Assn. of Osteopaths.

Sales Course at Salt Lake

International Assn. of A. & H. Underwriters has announced plans for a sales course at Salt Lake City Feb. 20-March 3, promoted and arranged by Utah A. & H. Club. Registrations may be made with A. Harry Good, Salt Lake City, or the International association office at Chicago.

Elect in Western Mich.

Willis Settle, Hartford Accident, Grand Rapids, has been reelected president of Western Michigan A. & H. Assn. Vice-president is Louis C. Furniss; secretary, R. L. Ritmanich, General American Life.

Give Ohio Meeting Plans

C. U. Pugh, Loyal Protective Life, Columbus, president of Ohio Assn. of A. & H. Underwriters, has announced that the annual meeting of the association will be held at Columbus April 14. The directors will meet the previous evening. Among the speakers at the convention will be E. H. O'Connor, Insurance Economics Society, Chicago, and John B. Lambert, Mutual Benefit H. & A., Cleveland, vice-president of the International association.

Splitterger Named Instructor

Loyal Protective Life has appointed Roland J. Splitterger as agency instructor for California. Formerly with the Los Angeles agency, he joined the company in 1946. He was previously a salesman and before that was in the army.

ASSOCIATIONS

Kitch Says Public Relations Major Job of Adjusters

John R. Kitch, president of Security Mutual Casualty, in a talk at the monthly meeting of Casualty Adjusters Assn. of Chicago, stressed that it is necessary to have the highest type men of the best caliber handling claims since it is they who must create good relations between the companies and public.

The primary requirement for claim men is diplomacy. Mr. Kitch pointed out, because good-will and confidence must stem from their relations with the public. He said the successful handling of a claim is an important sales weapon, especially in the instances where the claim man is the assured's only contact with the company.

Mr. Kitch put the handling of claims into three divisions: the adjuster's relations with the public, with the claims manager and claim department of the home office and with the underwriting and sales department of the company. It must be clear, Mr. Kitch observed, that the proper relations of the claims representative with these two departments of the home office must depend almost entirely on the success of the

adjuster in his relations with the public, how well he gathers the facts, how well he understands their application to the case at hand, and with what degree of adroitness, skill and diplomacy he handles the claimant.

Emphasizing that accuracy is paramount in dealing with the home office, Mr. Kitch mentioned that it is very important that an adjuster be able to analyze the facts he has gathered. For it rests on this, he added, whether the claim is to be paid in full as presented, whether a reasonable compromise is justified, or whether the claimant is to be told under the circumstances he can not be paid.

How to Combat Tough Times

At the January meeting of Utah A. & H. Club at Salt Lake City, Ray R. Ross, assistant manager of Equitable Life & Casualty, spoke on "How to Combat Tough Times." To meet such a situation he said the agent must be thoroughly prepared. He must know what to say to his prospect, and how to say it. "A prepared sales talk, if properly developed, will stimulate some definite reactions in the mind of your prospect," he commented.

Much interest was shown in the plan for an A. & H. course to be conducted by Wesley J. A. Jones. A three-act play will also be put on by the University Dramatic Club dealing with A. & H., to which the public will be invited.

Joint Meeting Hears Hedges

"Significant Trends" of the times were discussed by Bert A. Hedges, Kansas manager of Business Men's Assurance, at a joint meeting of Wichita Assn. of Life Underwriters and Kansas Assn. of A. & H. Underwriters in Wichita.

He said socialized medicine proposals stem from a fundamental desire for such protection and constitute a challenge to private competitive insurers to prove they can provide such protection efficiently. He added that a positive approach to the problem by private agencies is the only way to prevent further government action. The solution lies in transfer of initiative from government to private hands. More than 200 attended.

Ohio Claim Attorneys Elect

Gordon Williams of Columbus has been elected president of Ohio Assn. of Claim Attorneys. Patrick West is vice-president; John Holzapfel, secretary.

Underwriters Bureau Elects

SEATTLE—Underwriters Bureau of Washington has elected J. W. Gowdy, Northwest Casualty, as president. Val Webber, United Pacific, is vice-president.

Casualty Underwriters Assn. of New Jersey will hold a luncheon meeting Feb. 14 at Newark. There is no speaker scheduled.

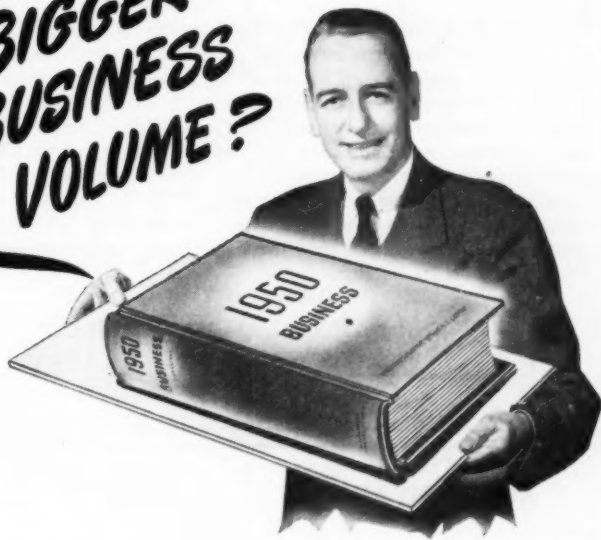
Northern Illinois Rally

Standard Accident is holding a regional sales conference for northern Illinois at Jul's Danish Farm near Rock Falls Jan. 26. Agents Sherman S. Leseth, field representative in charge of the territory, is the sponsor. The meeting will be conducted by J. S. Richardson, resident vice-president at Chicago. Following the business session, there will be a cocktail hour and dinner.

Give Dinner for Coal Men

Bituminous Casualty gave a dinner at Hazard, Ky., for coal mining assured in the territory with W. S. Williams, special representative, in charge, assisted by W. R. Hall, claim representative at Hazard. There were 55 attending. A sound picture was shown depicting the Joy continuous coal loader.

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Woman 32, insurance audit work and light stenography desired. Experienced in office management. Chicago only. Address W-90, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

AVAILABLE

Casualty, Fidelity and Surety, Field and Underwriting, 13 years experience. Just the man (age 31) for opening or improving your Wisconsin Representation. Address Y-14, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

WANTED

TWO COMPENSATION AND PUBLIC LIABILITY UNDERWRITERS for Chicago Branch Office. Salary range—\$5300. Must have branch office experience.

CADILLAC EMPLOYMENT AGENCY, INC.

220 South State Street
Chicago 4, Illinois
WAbash 2-4800

BOND MAN

Strong, nationally recognized indemnity company is looking for experienced bond man for Texas and Oklahoma. Excellent opportunity for qualified applicant. Write Y-1, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Ill.

CASUALTY SPECIAL AGENTS

Two experienced casualty special agents to represent nationally known indemnity company for Dallas and Houston, Texas. Good future. Address Y-2, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Ill.

WANTED

General Agency connections with both a fire and casualty company in Colorado, Kansas, and adjacent states, to handle large volume of automobile and general insurance. We have good agents all over this territory. Address: 216 Mercantile Bldg., Denver 2, Colorado.

Combination Payroll Auditor and Safety Engineer to travel the State of Virginia for the company. Headquarters will be at Richmond. Insurance experience is essential. A company car will be furnished and salary is open. Complete resume should be sent to Y-17, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

Safety Engineer to be located in Philadelphia and to do some traveling in Eastern Pennsylvania and Delaware. The job is with a large Eastern Stock Casualty Insurance Company. Insurance experience is essential. Company car is furnished. Salary is open. Complete resume should be sent to Y-16, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Ill.

CASUALTY INS. EXECUTIVE 15 yrs. Branch Mgr. & Production Administrator with top ranking casualty company doing business on national scale. University education. 45 years of age. Address Y-20, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

CLAIM MAN — executive 53, college graduate, excellent personality, 28 years experience handling claims all coverages, especially Workmen's Compensation, Occupational Diseases, Personal Injury. Desire good connection west or south, but will go anywhere. Address Y-22, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Ill.

NEWS OF THE CASUALTY COMPANIES

U. S. F. & G. Offers New Stock at \$40 Per Share

BALTIMORE—Directors of U. S. F. & G. have fixed \$40 as the price per share at which 300,000 shares of additional capital stock will be offered to present stockholders. The warrants will entitle the holder to subscribe for three additional shares at \$40 a share for each 10 shares held. They may be exercised on or before 3 p. m., Feb. 1.

The basis for subscription will be one additional share of capital stock for each 3 1/2 shares of 1 million shares outstanding.

Trading in U. S. F. & G. shares in the over-the-counter market Jan. 11 was "ex" the stock dividend of 10%. The stock went "ex" the subscription warrants Jan. 16 and the market was 50 1/2-50 3/4.

Baltimore National Bank, transfer agent for the company, plans to mail to stockholders later this month the certificates and scrip covering the 10% stock dividend.

On completion of the refinancing, the capital of U. S. F. & G. will become \$14 million. It was \$10 million. The dividend rate has been 50 cents quarterly.

Pro Forma Statement

The U. S. F. & G. prospectus contains a pro forma financial statement as of Sept. 30, 1949, giving effect to the distribution in stock of 100,000 shares and to the effect of the sale of the 300,000 additional shares. Capital on that basis would be \$14 million; net surplus \$35,657,714; voluntary reserve \$5,086,273; excess of market value over statement value of securities owned \$2,352,830; premium reserve equity \$24,458,329; total common stock equity \$81,555,146; estimated common stock equity per share excluding premium reserve equity \$40.78, and including premium reserve \$58.25.

To Relate Surplus, Premiums

The net cash proceeds to the company of the sale of 300,000 shares are estimated at \$11,835,000. There is an underwriting commission of 55 cents a share paid to the underwriters who have agreed to purchase the unsubscribed stock from the company at \$40 per share. As compensation for their commitments they will be paid a flat fee of \$165,000. Also, there are expenses payable by the company that are estimated at \$125,650. The underwriting group includes Alex Brown & Sons, John C. Legg & Co., Baker, Watts & Co., and Stein Bros. & Boyce. As to the purpose of the issue, the prospectus states it is to bring about an improvement of the relationship of policyholders surplus to volume of net premiums written. The volume of premiums of U. S. F. & G. companies, it states, has increased rapidly in recent years and this tends to reduce the ratio of capital funds to premiums written. The management believes that there is no fixed formula by which the adequacy of the ratio of policyholders surplus to net volume of premiums can be determined. A mathematically simple formula for casualty companies, which has gained some acceptance among buyers, is that policyholders surplus should not be less than 50% of the annual net volume of premiums written. The management believes an approximation of this ratio is of assistance in attracting and holding desirable and profitable business upon which satisfactory underwriting results ordinarily rest. The company believes that its present capital funds, after completion of the financing, will be adequate for the present volume of business and

the company has no present plans for further financing.

For the first nine months of 1949 premiums earned were \$82,823,657, losses and loss adjustment expenses \$44,678,854; other underwriting expenses \$33,204,083; underwriting profit \$4,940,720; net investment income \$2,711,574; net profit before income taxes \$7,855,314; federal and other income taxes \$2,722,077; net profit \$5,082,770, and net profit per share \$5.08.

McCormick New President of Universal Mutual Casualty

Roger McCormick, formerly secretary-treasurer, has been elected president of Universal Mutual Casualty Co., Chicago, succeeding M. J. Law, who has resigned to devote full time to his agency business.

In other changes Russell J. Moss becomes vice-president and a director, William B. Zolman becomes secretary-treasurer and a director and Hugh L. Sweeney is made assistant secretary. Mr. McCormick also continues as a director.

Cal. Hearing Jan. 25 on Transport Exchange Switch

The California department will conduct a hearing Jan. 25 on the application of Transport Insurance Exchange of Los Angeles to become a stock company as of Feb. 1 with Transport Indemnity Co. assuming all obligations.

The exchange has filed an application with the department for a permit to issue up to 40,500 shares of \$10 par value stock to subscribers in return for release of all assets and business to Transport Indemnity, and to issue 17,500 shares to Transport Underwriters Assn. attorney-in-fact for the exchange in cancellation of \$350,000 contribution certificates.

Cheesemakers Mutual Casualty Co., Madison, Wis., has been licensed in Minnesota.

PERSONALS

Henry Guthunz, president of Anchor Casualty, has been elected a director of Empire National Bank of St. Paul.

Cyril Sheehan has resigned as secretary of Minnesota compensation insurance board to accept a full-time position as executive secretary of the Republican State central committee.

Howard Starling, Washington representative of Assn. of Casualty & Surety Companies, was general chairman and toastmaster at a dinner given by West Virginia Society of the District of Columbia in honor of Louis Johnson, secretary of national defense. Mr. Starling is executive vice-president of the West Virginia society.

V. J. Skutt, president of Mutual Benefit H. & A. and of Companion Life, has been elected a director of Lawyers Trust Co. of New York.

Revising Rome Convention

Aviation insurers are watching with interest the results of the meeting now in process in Sicily of the legal committee of the International Civil Aviation Organization, which was set up under the United Nations charter. The committee is considering a redraft of the Rome convention, originally brought out in 1934. It is the Warsaw convention that the United States and most of the other large nations of the world signed and that they consider binding.

The insurers appear to be opposed to the Rome convention because of its imposition of absolute liability and other features.



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Rea Tells Chicago Assn. "How We Do It in Canada"

A complete picture of the selling process in A. & H. insurance, with tried and proven suggestions on what to say in each step of the sale, was presented at the January meeting of Chicago A. & H. Assn. by Charles E. Rea, Toronto general agent of Provident Life & Accident and member of the International association executive board. Mr. Rea's topic was "How



Charles E. Rea

We Do It in Canada," and that his way is a good way is demonstrated by the fact that he has built up an accident and health premium income of more than \$1,200,000 in his agency in six years.

His first point was that it is necessary to decide what the agent is going to sell—whether the literature describing the good points of the policy and omitting the exclusions, or the policy itself. "We are endeavoring to educate our men to sell the policy," he said. "After all, that is what the customer is buying and that is what the agent should have to show the customer."

Why It's Easy to Sell

He stressed the importance of A. & H. insurance, and said it is easy to sell because it has a wide appeal, there is no seasonal period for its sale, there is a minimum of sales competition, renewals are simple, the personal element is present, and it leads to other business.

On prospecting, he listed prospects by business positions, by need, by situation, by references and by other sources—newspapers, etc. He told of the need for getting the prospect's interest and attention at the very start of the interview, listing a series of opening phrases of general appeal and others directed to certain classes.

Information-seeking objections, he said, fall under four general questions: Do I need it? Is it worth the cost? Maybe I'd better wait a while. The idea is all right, but why should I do business with you? He then took up the specific objections under these classifications, with answers for each. He also gave a large number of suggestions for closing.

John H. Campbell, Provident L. & A., president, told of the resolution on HR 6000 which is to be sent to Illinois senators and representatives and of plans for individual letters to be sent by members. Jay De Young, Continental Casualty, outlined plans for the convention of the International association to be held on a lake steamer out of Detroit, and urged early reservations.

Employers Group Promotes Simonson in Western Dept.

Wendell A. Simonson, underwriting manager in the Employers group western department in Chicago, has been appointed assistant manager.

Mr. Simonson has been with Employers since 1935, working first in the home office compensation and liability department. He transferred to the Wisconsin department as chief underwriter. In 1946 he was appointed assistant resident manager of the Illinois department and when this office was made part of the western department, he became underwriting manager. He is a graduate of University of Pennsylvania business school.

Robert E. Donohoe, special agent in Chicago since 1942, has been promoted to agency supervisor in the western department. He takes over the position of Philip F. Dwyer, now a territorial supervisor in the home office.

FTC Gives Report on Insurance Probes

Federal trade commission reports its field investigation division received nine cases involving insurance matters during the fiscal year ended June 30, 1949. Of these it completed one case that year, leaving eight still pending. Four of the cases the division investigated, with respect to charges of false advertising and misrepresentation, "involved insurance companies," which are not named.

Since June 30, last, according to information received by insurance representatives, all but one of the four cases referred to have been "resolved," and that one is on the way to solution.

Such resolutions could be by way of (1) FTC determination that preliminary inquiry on charges received does not warrant formal action; (2) issuance of formal complaint by the commission, followed by further investigation, hearings, and decision, etc.; or (3) stipulation between FTC and companies concerned under which the latter would agree to stop and/or do certain things.

FTC makes public its formal complaints and, usually, stipulations. It has not announced any such in insurance cases. However, considerable time may elapse between a report from the field investigation division and action by the commissioners, especially in view of FTC reorganization.

Meanwhile, one official characterized the budget item of about \$33,000 for the FTC trade-mark and insurance division as "not a drop in the bucket," compared to what is needed for that division.

Insurers Beam Safety Drive at H. S. Seniors

BOSTON — A public service campaign entitled "Forum For Living," to promote safety in the home, on the highway and at work, has been launched in Massachusetts by automobile and workmen's compensation insurers. Registrar of Motor Vehicles A. King is co-operating. There has been set up a plan for high school seniors to compete for college scholarships and other awards totaling \$8,000. John O. Nilan is forum chairman.

High school seniors were selected to stress highway and home safety "because they are the car and home owners of tomorrow and are on the threshold of civic responsibility," he said.

The scholarship competition will combine essays on safety and a series of 14 weekly radio quiz shows on which the competitors will be asked to answer questions on safety. Starting Sunday, Feb. 26, the shows will appear over radio stations at Boston, and seven other Bay State cities. Winners of the weekly radio competitions will receive \$25 in savings bonds and the opportunity to enter the semi-finals. The winners will be brought to Boston for a broadcast over a state-wide hook-up which will be the final round of competition for the six scholarships ranging from \$2,000 to \$500 at a college of their own choice.

Agency Accounting Book

Ernest Lawrenson, Boston branch office auditor of U.S.F.&G., develops an insurance agency accounting system step by step in a new book, "Insurance Agency Accounting." It is published by Prentice-Hall and priced at \$3.95. It is the thesis of Mr. Lawrenson that many an agency has failed because of failure to set up a cost accounting system.

The book may be purchased through any office of The National Underwriter Co.

Fines Finance Firm

WASHINGTON — Superintendent Jordan has imposed a \$200 fine under the District of Columbia casualty act of 1948 upon Motor Credit Corp., a finance company, on the charge of not giving a copy of its policy to a customer.

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United States Manager

CHARLES A. BARKIE

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Deny Dismissal Motion in Camden Damage Suit

Federal district court at Trenton has denied a motion for dismissal by 66 casualty companies in an \$8 million suit brought against them by two Camden, N. J., attorneys and six other plaintiffs on a charge of malicious defamation and attempt to ruin them professionally. The court gave the attorneys for the company 30 days in which to file an answer.

The suit has arisen indirectly from an accident that occurred in Camden in 1935 in which a station wagon, operated by Wiley Mission, killed two persons. Suits were filed by the families of the deceased through Samuel T. French and Samuel T. French, Jr., Camden attorneys. The mission was insured by U.S.F. & G., a co-defendant in the case. After several trials, the Frenches and several witnesses for the plaintiffs were indicted on charge of bringing false and unfounded actions at law and of conspiracy to cheat and defraud the insurance companies by perjured testimony. The indictments were based in part on material presented by New Jersey Claims Investigation Bureau, an agency of Assn. of Casualty & Surety Companies, National Bureau of Casualty & Surety Underwriters, and American Mutual Alliance. This case resulted in a jury disagreement and the indictments were not prosed in 1941. These indictments are on the basis of the present suit.

Mass. Brokers Slate Snow, Redding, Smith Gallagher

Chester A. Snow, secretary of Phoenix of Hartford; Amos E. Redding, assistant secretary of Aetna Casualty, and Chase M. Smith, general counsel of Lumbermen's Mutual Casualty, will be featured at the annual sales meeting of Insurance Brokers Assn. of Massachusetts Jan. 20 at Boston. The motion picture, "Found Money," will be shown at the luncheon. The afternoon speaker will be Russell B. Gallagher, insurance manager of Philco Corp. Mr. Smith will speak at the banquet.

Tenn. Membership Gains

NASHVILLE—With a meeting of the membership and planning committee scheduled to be held here Jan. 30, George Goss, executive secretary, reports that 31 new members of Tennessee Assn. of Insurance Agents have been obtained since the annual meeting Oct. 27 and predicts that a goal of 200 new members for the year will be reached. Mr. Goss, President Walter Greenspan of Chattanooga and Past President Sam Chester, also of Chattanooga, visited Cleveland agents and report excellent prospects for an exchange there. Organization of an exchange at Dyersburg at an early date is expected.

Skagit County Group Meets

Skagit County Assn. of Insurance Agents, organized in November, held its second regular meeting at Mt. Vernon, Wash.

The new financial responsibility law was discussed by J. I. Bjerke, Hartford Accident, who answered questions from the group. LeRoy Hunter, Seattle, educational committee chairman of the state association, and Irwin Mesher, state association executive secretary, also spoke.

Discuss Aviation Insurance Problems in Crop Dusting

SEATTLE — At the convention of Washington State Aviation Assn., the problems of aircraft insurance, with particular emphasis on possible drift liability in crop dusting operations were discussed at length.

In meetings of the WSAA agricultural committee, the matter of drift liability insurance for aerial crop dusters was a major topic. A principal issue debated was whether present state regulations require the purchase of drift liability insurance by the crop duster for the protection of farmers from damage by drifting chemicals.

The Washington crop dusting "code" requires that a \$10,000 minimum of public liability and property damage insurance be carried by licensed dusters. The state has not been interpreting this requirement to mean drift damage insurance.

Operators argue that a drift liability insurance requirement would burden the applicator of chemicals with what would amount to prohibitive premiums. Such a requirement would result in many applicators being forced out of business.

The group buying of aircraft hull ground, public liability and property damage, hangar-keepers and other insurance was proposed to the association insurance committee and discussed briefly. Savings of about 20% in premiums could be effected by group buying, proponents of the plan said.

The meeting was attended by aviation underwriters and brokers from Seattle, Yakima, Bellingham and San Francisco.

Van Joy Is New President of Los Angeles Assn.

Insurance Assn. of Los Angeles, at the annual meeting last week, elected Van F. Joy as president, and James P. Bennett, vice-president. The directors are Robert F. Battles, Kenneth Belknap, Muriel Clark, William E. Roskam, Jr., and C. J. Turner.

The education committee report included a review of changes in coverage and companies for properties of the Los Angeles board of education. Ten courses of study were sponsored in 1949 with 565 students participating.

Membership in the association is in excess of 350, and the association continues to be the largest local of NALA.

At the dinner and installation of officers, all but three of the past presidents were on hand. Past Presidents I. O. Levy and Hugo M. Burgwald performed the installation.

Richland Mutual Reports

Richland Mutual of Mansfield, O., has issued its new statement showing assets of \$1,041,692 which was an increase of about \$60,000, consisting mainly of government bonds. Surplus was \$724,321 which was an increase of \$72,000 for the year. The loss ratio was 23%. There was an increase in premiums and a decrease in underwriting expense.

Women Meet at Berkeley

A regional meeting of National Assn. of Insurance Women for region 8 will be held at Berkeley, Cal. March 18-19. Three new clubs, at Bend, Ore.; Boise, Ida., and San Jose, Cal., will have representation at the meeting.



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Famous American Homes

The Home of John Bowne

"He suffered much for truth's sake"

IMPRISONED and banished from the country because of his allegiance to the "abominable sect called Quakers," John Bowne steadfastly refused to act contrary to his conscience. His earnest pleas for tolerance won the first official proclamation of religious freedom in America outside of Maryland.

Migrating to this country from his native England, John Bowne eventually settled in Flushing, Long Island, in 1651. With his wife Hannah he roamed through the woods selecting timber for their home which he built in 1661 and which reflected his position as a prosperous farmer. The house is still standing. Now a part of Greater New York, the farm was bought by Bowne from the Indians for eight strings of wampum valued at about fourteen dollars.

It was Hannah Bowne who first became a member of the Friends. Then out of curiosity John attended one of their meetings which had to be held in the woods because of the violent opposition to the sect. He was so much impressed by the beauty and simplicity of their faith that he allied himself with the group, invited them to meet at his house thereafter, and soon became one of their leaders.

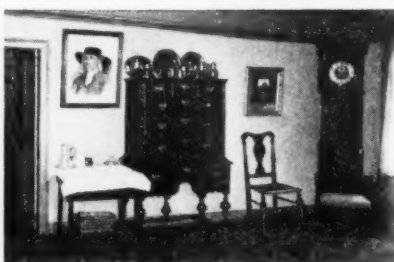
As a result, Bowne was thrown into a dungeon at Fort Amsterdam, was kept in solitary confinement on a bread-and-water diet, and ordered to pay a fine, but he refused to do so or to renounce his beliefs. Because of his "contempt of the authorities," he was deported to Holland. However, the Amsterdam Chamber of the West India Company in whose hands his case was put, released him, finding him a discreet man and steadfast in his religion. Moreover, they wrote a firm letter to the officials here: "Let everyone be unmolested as long as he is modest, as long as his conduct in a political sense is unimpeachable,



The Quakers held forbidden meetings in this kitchen where they sat on rows of benches before the fireplace

and for many years he held meetings at his home. Two famous Quakers, William Penn and George Fox, were guests there. So many gathered to hear the latter that he was obliged to conduct his services out of doors under the sheltering branches of two huge oaks which afterwards came to be known as the "Fox Oaks."

For a number of generations Bowne's home remained in the possession of his



Portrait of George Fox hangs beside an early 18th century highboy in dining room

as long as he does not disturb others or the government." This official statement ended the persecution of the Quakers.

By the time Bowne at last reached home, the province had passed into British jurisdiction

descendants. It is now maintained by the Bowne House Historical Society as a shrine to freedom and tolerance.

★ ★ ★

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